THE SATURDAY EVENING POST

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DRAWN BY
Z. P. NIKOLAKI

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John Crowfoot—William H. Hamby—Maximilian Foster—H. G. Wells

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JOY RIDERS

By Joseph Hergesheimer

ILLUSTRATED BY F. R. GRUGER

THE Boardwalk was filled with a slowly moving throng, like streams of mingled and brilliant colors, subdued by the night, flooding the string of arc lights and blazing shop windows facing the withdrawn mystery of the sea. A ceaseless murmur of voices and beat of countless feet rose against the flicker of electric signs projecting gigantic corsets and cigarettes, dissolving and gesticulating effigies, on the far stars in a delicate April sky. The tide had ebbed; there was a glimmer of wide wet beach; but, farther out, the Pier hung in a glitter of ruby and green and white over the black water. At intervals the brassy insistence of its heavy band drifted in sultry blasts over the Boardwalk; and in answer to its challenge a swirling multitude forced its way in a narrowed procession through the entrance to the Pier.

The ticket window was choked with a suddenly impatient humanity; but one individual—a young man—ignoring the preliminary of payment, made his way in with a familiar nod to the attendants. He had a youthful dark face, with direct gray eyes and spare cheeks, and wore his hair brushed in a single smooth sweep from his brow; he was carrying his limp brown hat and was dressed in a freshly ironed dinner coat, with trim dull-leather pumps. His shirt was soft and tucked, and a gray tie was carefully knotted on a collar with deep points.

Inside, he moved deftly forward through the crowd to the edge of the scarcely less filled dancing floor. Above, the ceiling was patterned with innumerable small blue lights, and the dancers revolved through a livid gloom, in which the paint on women's cheeks was purplish. It was difficult even to distinguish features, and Cobbett Gannon wished the waltz would cease and the lights go on. He progressed still farther, to the square raised platform that held the band, and there greeted a youth, like himself in formal clothes. The latter was small, with pink cheeks like wax, and close, tightly curled black hair that resembled a wig. Cobbett Gannon said:

Mrs. Sibber Clutched His Arm. "I Don't See How You Can! Those Thin Little Things!"

"'Low, Dupner! Is Mae here yet, do you know?"

"Dancing with the Custard," Dupner replied in a surprisingly thin, high voice. "Say, Cob," he continued, "the Custard's got his ninety car here and we're going on a party after the contest—you and Mae and Lil and Agnes and me and him; we're going over to Catawba; the hotel's wide open there now, an all-night dump. And the whole thing's on the Custard! It's his birthday, or his mamma's birthday—something like that."

The prospect of a party had suddenly lost the greater part of its pleasure for Cob Gannon. He wondered at this; only a month before he would have replied with enthusiasm.

What, he questioned impatiently, was happening to him? At this rate he would soon be a dead one where the crowd and fun were concerned. His dissatisfaction reached deeper, it garbed his entire outlook with gloom; but he determined to ignore it and forced himself to answer, with assumed cheer:

"Good for him or his mamma! There's Mae now."

The music stopped, a flood of light took the place of the unnatural dusk, and a couple revolved lightly to his side. Mae Lanty was young and slim; her honey-colored hair was bobbed level with the lobes of her ears and bound with a silver ribbon; she had widely opened blue eyes, a little impudent nose and a big mouth. Her dress, with a tarnished silver rose at her breast, fell from there in a single line to her white-silk-clad ankles. She could not keep still, but took short dancing steps and swayed her shoulders while she talked.

"I wanted a new dress for the dancing contest to-night, Cob," she half chanted. "I sewed and sewed, but I couldn't get it done. This is fierce; it'll hardly get me a hand."

"You look a' right," the Custard assured her. "You and Cob'll cop first money or I'll eat the drum."

He was a heavy youth, with a smooth, pasty countenance, a blinking gaze, and a diminutive waxed mustache on a tormented mouth. A ring with a large emerald and two diamonds graced a little finger, thrust in his tie was a pearl and diamond pin, and he held forward a heavy engraved gold cigarette case.

"Heard about the racket?" he queried, fumbling for a jeweled match case, hanging with other ornamental trifles from his watch chain. "I'll heave this junk in the drink," he proclaimed fretfully.

Mae giggled.

"Crowd to Catawba in my ninety. On me—and no claret punches," he told the girl. "This is to be real."

She made a face at him, balancing lightly on her toes.

"I'm to have a tryout for the burlesque next week," she said aside to Cobbett Gannon. "I'm crazy to get a start on the stage."

He surveyed her without enthusiasm; yet he was forced to admit that she was pretty—her cheeks, innocent of paint, were freshly pink, her eyes sparkling with youth and gayety. More than that, she had a personality, a flavor. She would do well on the stage, he thought; Mae was a superb dancer. He wondered—falling into his dark mood—where the interest he had had in her only a short while ago had gone! It had vanished with all the other inexplicable losses. They had danced together in all the weekly professional contests for the past four months. She was looked upon as his girl.

The music recommenced—it was a one-step; and, moving toward him, Mae Lanty drooped familiarly into his arms. They danced with a perfection of grace, an effortless ease deceiving to the uninitiated eye.

"I wish you'd go with me to the Gilded Girls," she declared, her face uplifted to Cobbett's. "We'd make a peachy team. I bet we could get fifty a week!"

"Swell chance of my turning into a chorus man!" he scoffed.

"You wouldn't be none of that," she replied; "we'd be specialties. What's the matter with you, Cob?" she demanded in a sharper voice. "You've been dreadful short lately.

"What do you want to do? We don't have to go with the Custard on his old party. We'll go to a café and have something quiet. Or if you've took offense at me, why, you ain't tied to me."

"We might as well be on his skate as anywhere else," he told her.

He wondered still, picking his way smoothly through the dense dancing throng, what he did want to do, and whether there was any place in the world to which he would like to go. Cobbett Gannon could answer neither query. He had been a dancing instructor on the Pier for six months. At first the opportunity had seemed providential; but now the life, his duties, seemed so stale that he could not endure to think of to-morrow. It was not for this that he had left his home in a comfortable enough

quarter of a small city, where he was considered shiftless, if not worse. Neither shiftless nor worse, he once more told himself hotly.

II

HE HAD attempted to explain to his father—the latter sitting coatless over the evening paper, with pink elastics about his shirt sleeves—the vague longing, the concrete dissatisfaction which made it impossible for him to bring a satisfactory report of docility from school, and which had invested the various small jobs he had attempted with insuperable dullness.

It had not been his fault that the only companions he could find, not immersed in petty commercialism, had hung about the street corner and the public pocket-billiard table. It seemed inevitable, too, that the girls the latter attracted, dealt with, should be gay. In that society, to be gay, to revolt from the humdrum of bricked streets—yes, and hearts—to linger out on summer evenings or achieve a beer in the ladies' room of the local saloon, brought an acidulous damnation on girls. Just as the longing in a youth's breast for wider, happier spaces, expressed in the only manner possible, fastened upon him the epithet "worthless."

Cobbett had left home four years back, or when he was eighteen. For four years he had drifted through a variety of colorful experiences, occupations, driven always by the unformulated restlessness, the intangible nostalgia, that had sharpened within him now. He had sold tickets for a small carnival, moving from town to town; he had been a bar assistant, a training companion for a negro pugilist, and—he had a pleasing light barytone—sung the popular sentimentalities through a paper cone in a music store on the Boardwalk. He had come from there to the Pier as a dancing instructor. . . . Here, he recognized, his familiar trouble was accumulating; it seemed to mount and mount within him, like a dammed stream, until regularly it broke all restraints and swept him onward. Where?

The one-step stopped abruptly and he led Mae Lanty back to their accustomed gathering place by the music. The Custard was there, and Agnes. Lil, they explained, was changing for the contest. Agnes, a luxurious figure, had smooth, coppery hair, white skirt and a short yellow wool sweater instructively smart in effect, and regular features, pallid like a dusting of white powder. She was a demonstrator in a drug store; and Mae Lanty had told Cobbett that the other had been taking a dope for more than a year. Agnes' eyes were gray-green, like slate, with pupils contracted to mere points.

The music had not recommenced, and a uniformed attendant was clearing the dancing floor, about which was walled a solid mass of humanity. Another made an announcement, hurried and mechanical:

"Dance contest; open to all. . . . Three prizes: twenty-five dollars, fifteen, and —— Winners selected by popular applause."

The music started and a couple swept dipping across the floor.

"There goes Lil," Mae announced. "That dress wouldn't get no bouquet from me."

She turned, with extended arms, to Cobbett; but the latter experienced a strange unwillingness to proceed. He had not left home for this; it seemed paltry, cheap. Mae flushed with annoyance; and, brusquely attaching a number to his coat, he swept her out into the swinging rhythm.

The lights were partially dimmed, and a white beam fell from a balcony, picking out one couple and then another. It rested longer than usual on Cobbett and Mae Lanty, following them down the floor. The girl expanded under it like a flower in the sun; she danced with a bravado of grace that brought an uproar of applause, a riot of handclapping; but Cobbett grew only more sullen. The music changed to a waltz and the contestants followed. There was a third change, a slower tempo, varied with sudden rapid passages, borrowed from Brazil, and then stopped, while each couple advanced to receive its share of applause.

There was a second trial, of but four couples, among which Cobbett remained. At the end they got the second award. The Custard was flushed with indignation.

"It was fixed," he declared; "a plant! That flat had fellows hired out all over the hall. The management ought to be spoke to. Ah, leave 'em be! Come on, Dupner; d'you get Lil. Cob, come on to Catawba. The ninety's parked on the Avenue right back of the Pier."

Lil was collected in the dress that would have got no flowers from Mae Lanty—a floating, gauzy green, with mere ribbons over her thin shoulders. She had a face singularly vacuous, incapable apparently of even momentary concentration; her eyes, empty of expression, gazed blankly above a shifting and meaningless smile. Her voice ran on, inconsequential and irrelated.

Dupner hung about her a powder-stained cloak and the six made their way from the Pier to where the car lay under the shadow of the Boardwalk. The body was small, there had been only room calculated back for two; and, as they started forward with a heavy drumming of the powerful engine, Dupner held Lil, with her arm about his neck, and Mae was seated on Cobbett's lap.

They rapidly left the city behind and sped over a smooth illuminated boulevard, across a wide, dim expanse of marsh. The car leaped forward under the pressure of the accelerator; other machines passed them in a blurred hum; they overtook motors traveling in the same direction, hung for a moment on their wheel and left them behind. Agnes, beside the Custard, lifted her face with closed eyes, like a death mask; Lil clung more tightly to Dupner; Mae Lanty's breast heaved with the pressure of speed.

Before Cobbett Gannon realized it, they had covered the seven miles to the mainland, and shortly after the Custard brought the car to a stop before an unremarkable roadside inn, with a shed, where other machines could be seen. From within came the staccato rattle of a mechanical piano and a high soprano laugh little more human.

They entered a musty hall and turned into a long room divided by partial partitions into a number of semiprivate alcoves. There, about a table, the Custard, with a commanding gesture, struck the bell before him.

"No claret punches!" he reiterated.

"What'll it be?" he continued, interrogating each in turn. "Three ojens"—he turned to the waiter—"two seidels, and ——" He paused at Agnes.

"You ought to know," she told him languidly.

"A Benedictine," he concluded. "But wait! Bring in a fresh quart and put it beside her."

Mae Lanty sat on the Custard's other hand; then Cobbett, Lil, Dupner and Agnes.

Dejection gathered about Cobbett Gannon; he was oppressed by a sense of waste, futility. It was not for this —— Meanwhile time—life—was flying; time that never returned. Here he was misrepresented, useless. A dull hatred was engendered of his surrounding companions. Mae leaned against his shoulder.

"Cob," she whispered, "don't you like me any more?"

He moved impatiently away and she surveyed him.

"I ought to say," the Custard announced, "that this party is in honor of a birthday." He paused; and Lil, smiling mechanically, appropriately clapped. "The birthday of"—he rose—"Woofles."

"Say," Dupner half whispered, "is that his mamma's handle?"

A flush of annoyance crossed the Custard's heavy face.

"I got that, Dupner," he said sharply; "and you're a merry little soul—not! Any more of that humor and you'll get canned."

"How was I to know?" Dupner heatedly responded. "It was slipped to me that it was your mamma's birthday. And you won't can me, neither—you fat stiff!"

Lil, giggling, clapped her hand over his mouth. The Custard, evidently determined to ignore the episode, went on: "Woofles," he explained, "is my sister's Pomeranian dog. She was toasting marshmallows for him this morning, and I learned that it was blessed's anniversary. Thus, as I said, this occasion."

"Dupner didn't mean any harm to Mrs. Custard," Mae put in pacifically.

"Mrs. Poffenmager," the Custard corrected her severely.

"Sure!" said Mae. "Certainly!" patting his arm.

"Let it go, Edwin," Agnes added; "you can't expect no class there."

Mae Lanty transferred her survey from Cobbett to the other girl. She leaned toward the Custard and whispered:

"I'm dreadful sorry!"

He was instantly mollified.

To Cobbett Gannon the entire affair seemed miles away, of infinitesimal importance. His resentment had given place to dejection. Perhaps what they had said in the respectable quarter of his home—that he was worthless—was, after all, true. Here, at any rate, he was, drinking the night away. . . . A dancing instructor! . . . No good!

Mae continued to ignore him, turned toward the Custard, applauding his every speech, putting deferential questions, questions bringing to light the Custard's wide worldly possessions and exploits. Her cheeks were flushed and a daring light filled her gaze.

Agnes was still, steadily transferring the contents of the squat, dark bottle before her. Her pallor never changed, and her lids drooped over cold eyes glancing at Mae. She said finally, deliberately:

"I've got you, Mae Lanty! You know you can't put anything over me. What's the trouble—has Cob Gannon passed you up? Well, if he has, you want to leave my boy alone. You can't wander round picking daisies wherever you like."

Mae drew back with a pretended surprise.

"I didn't know Agnes had a string on you," she protested to the Custard. "Pardon me!"

The Custard was palpably gratified at being the cause of jealous argument.

"No strings on me," he proclaimed. "I'm high, wide and careless."

"Shut up, Edwin!" Agnes commanded. "You don't know what you are; but you will find out. Stick round your own!" she said to Mae.

"Cut it out!" Cobbett Gannon told Mae sharply. "Have some sense. You came here with me; I've got a grouch, but I'll get over it."

"I'm sorry, Mr. Poffenmager," Mae persisted.

Agnes leaned across the table, her masklike face propped on her hands.

"Listen, kid!" she addressed Mae in her inanimate voice. "Leave my boy alone. I won't pull your hair or scratch like the common Irish. I'll pin you to your hat."

A deep silence followed her announcement. It was impossible to mistake the menace in her cold tone, the danger of her chalky face. Any spirit of gayety or banter instantly evaporated.

A Small Group of Women Sat About Fong H'Tai, Who Contemplated Them Enigmatically

"Here," the Custard commanded, startled; "nail a cover on this! The birthday party is all blown up. What do you want to act like this for?" he sharply queried to Agnes.

"I've told her," the latter stated. "I'm no little flapper arguing about a soda clerk."

"It would be a bad day you touched me," Mae replied, "soaked full of dope like you are!"

An insanity of rage possessed Agnes.

"I'll kill you!" she whispered.

The Custard threw an arm about her shoulder and hammered on the bell with his other hand. "Give me it all on one check," he demanded when the waiter appeared. "You keep still," he told Agnes. "You're crazy. Dupner, go out and locate the car."

Mae Lanty giggled hardily.

"I'd Irish her ——"

Cobbett Gannon propelled her from the alcove, filled with resentment and shame. From another division came the sound of low sobbing, and it seemed to him that it was the audible expression of his passionate self-abasement. Lil, reflecting passing events, was cowed.

The car lurched forward, slid into the road, and picked up into a swaying speed. The Custard continued to increase the rate of their progress. Cobbett Gannon's eyes watered; the upper part of his face was smeared with wet. His breathing became difficult. Dupner leaned forward to look at a lighted dial beyond the wheel.

"Sixty!" he gasped; then: "Sixty-five!"

It seemed to Cobbett that he heard an additional dull roaring beyond; and, looking about, he saw the hood of a long black car creeping level with their own. Evidently the Custard saw it, too, for his car picked up even again. They were now racing, shattering the stillness of the night with the exhausts. Mae clung convulsively to Cobbett; he could feel her heart pounding. Suddenly he remembered a narrow wooden bridge somewhere ahead in the dark.

"Stop the Ben Hur stuff!" he shouted at the Custard's lowered head. "Bridge ——"

The cars hung wheel to wheel, their lights wavering in long, unsteady bars ahead. Cobbett had a blurred vision of railing hurtling toward them, of destruction; then their car seemed to gather itself and rise bodily in the air. There was an instant rattle of boards—and they were once more safe on the open, broad road. Cobbett was sick with revulsion and incoherent wrath.

III

THE Pier offered free lessons in dancing from four until five-thirty in the afternoon; but it was past the first hour when, on the following day, Cobbett Gannon entered for the performance of his duty. The sky was blue as a flower, with a powdering of white clouds, and the sea lay like a lustrous expanse of silk creased in faint folds by the shore. Cobbett's mood had changed to a fatalistic acceptance of what, he began to feel, was the portion of his worthlessness. He recalled something about water finding its own level. Inside, the vast expanse of the dancing hall was deserted and filled with a dusty light from indirect windows. The musicians sat in a huddle on their stand, and below them there was a short row of dancers and instructors. As Cobbett advanced, Dupner rose to meet him.

"The old girl, your angel, is here," the latter announced; "she's been straining her neck ever since she came."

As he spoke a woman half rose and waved an eager hand at Cobbett Gannon. "Can't she wait till I get on the floor?" the latter growled.

He made his way slowly up to the nodding and smiling woman. She had a sharp, thin nose above a tightly folded mouth, a countenance dull in color with irrelated daubs of paint on each dry cheek, and a constant simper. She wore a sweeping ostrich plume on a tilted brim, and had laced her figure into—from the back, at least—a persuasive mimicry of lissom youth.

"Oh, Mr. Gannon," she exclaimed, "I was so afraid—and here's my husband—Mr. Gannon, Mr. Sibber. He just surprised me, running down; and I was so anxious for him to meet the gentleman teaching me all the latest steps."

Mr. Sibber swept Cobbett with hard, jaundiced eyes. He had a body developing a slight rotundity, carefully clad, a diamond in his tie, and a mustache cut squarely across his upper lip. He made an exit as soon as possible—in the direction, Cobbett judged, from a shrewd observation of such individuals, of the nearest cabaret—and left his wife extending her arms and smile toward the younger man.

A dance commenced, and Cobbett wearily swept Mrs. Sibber out upon the floor. She danced with an exaggerated accent and rested a pointed chin on his shoulder. She soon got out of breath, but heroically repressed her distress. He said "Perhaps we'd better stop," and drew her to the side; but she protested vehemently that she could go on with him forever.

However, suddenly he ceased. The thing was too grotesque. Seated at his side, she drew out a yellow currency note from a soft gold-mesh bag.

"Please," she said, "for those last lessons!"

An overpowering reluctance to take her money seized him; yet he had earned it, every penny, in instruction and the difficult repression of his half-humorous disgust.

He needed it too—his laundry was expensive; his clothes must be kept immaculately pressed. Nevertheless, the reluctance persisted.

"You mustn't give me any more," he told her; "you can dance now well enough. You don't need me."

Mrs. Sibber turned to him with an expression of sudden dismay.

"Ain't you going to dance with me any more?" she demanded. "There's lots I don't know yet; that grapevine ——"

"You'd better grapevine home," he said with an unpremeditated directness.

She commenced to wrangle in a low voice, and the familiar almost physical sickness descended upon him. At last, abruptly pleading his duties, he moved away. As he passed the chairs ranged about the floor a clear, hesitating voice stopped him before a girl in a wide white hat, sitting with an old lady in black with a quaint bonnet. The girl said:

"Are you an instructor here?"

He assented.

"May I dance with you?" he added mechanically.

She hesitated; then rose with a delicate shyness. She was absolutely the first girl he had ever come into contact with who bore no perfume. When he realized this he surveyed her with a quick, curious glance. She wore a simple white dress cut into a V at her throat and filled with lace; there were some tucks at the bottom of her skirt, swinging about severely clad ankles; and a soft black ribbon bound her slim waist. He was at a loss to place her. She danced, he found, not badly, but with a reserve, a little erect formality, entirely her own.

Her eyes, he further saw, were brown and large; her nose engrossing; and her mouth—she was biting her lower lip in a concentration of effort—positively compelling. Still, she was not pretty. . . . It was something different, a quality he had never before encountered.

"Am I doing it all right?" she queried.

He assured her that she was.

"Perhaps you could put more pep into it," he said.

"I think I'd rather not," she added almost primly; "it sounds a little vulgar."

He was at a loss to answer; yet idiotically he came to an instant approval of her attitude. Suddenly withdrawn behind her delicate formality, she was infinitely appealing, restful, to Cobbett Gannon. Just that gave him back a measure of his depleted self-opinion. In the atmosphere of her slight stiffness a new sense of easy well-being flooded him. The dance ending—it seemed to him—almost immediately, he conducted her back to her companion, where she at once thanked and dismissed him with a short, half-gracious nod.

"If you would like to try a hesitation ——" He lingered.

"Perhaps again," she replied, definitely retreating.

He moved away, oddly stirred, uncomfortable. He left the hall and proceeded to the side of the Pier, where, staring down into the eddying water, he smoked a contemplative cigarette. Cobbett wondered who and what she was. She had worn no expensive trifles; her watch, tucked into the ribbon at her waist, had been plain, diminutive.

He heard the music from within, knew that he should return, but didn't stir. The sea, the afternoon, were lovely. Suddenly he realized that he might well never see her again, and in an obscure panic he threw aside the cigarette and hurried back. Already she had gone. A deep sense of loss enveloped him, as if holding for a moment a thing of value, of great import, he had witlessly allowed it to depart. Still, there had been nothing he could do; he had been dismissed.

IV

HE WONDERED, dancing that evening with Mae Lanty, whether he would ever see again the simply dressed girl without perfume. He wondered about her continuously: Where she lived? What she liked? Who she was? It was her difference from all he had known that engaged his fancy; she was an individual from another existence, the possibilities of which he had not even plumbed in imagination. If she was an aristocrat she contradicted all his previous opinions of that removed and interesting class. Though she was reserved, even cold, she did not have the calm arrogance emanating from certain seen members of what he had heard called the Four Hundred.

But, whatever world she represented, he was seized with a curiosity to explore it, to experience personally the delicate forces that had resulted in such a—a restful girl.

"No Strings on Me," the Custard Proclaimed. "I'm High, Wide and Careless"

That, however, was not quite the feeling she had brought about; rather, it had been a soothing return of his self-opinion, a vague assistance to his sore pride. She had momentarily—lightly in his arms—rehabilitated him; once more extended the horizon of possible hope lately shutting so blackly about his dejection.

The day following was Saturday; and on Monday afternoon, punctual to the hour of his public duty, he appeared at the hall on the Pier. A swift glance about the largely deserted, gloomy files of chairs showed him that she had not come. But Mrs. Sibber had, elaborate in white cloth, with long jet earrings like inverted exclamation points on the yellow pages of her cheeks. She waved to him; but Cobbett ignored her. If the girl he had eagerly looked for was a symbol of hope, Mrs. Sibber typified all that was depressing, perhaps fatal, in the past. He stayed as far as possible from the vain and simpering effigy of youth. Time multiplied; the afternoon—a mild air moved over a whispering and celestial sea—wasted. Then he saw her—or, rather, first, her aged companion. She followed, in a black cloth skirt, the little coat to which on her arm, a ruffled waist, and a black hat turned abruptly back from her engaging countenance.

It was characteristic of Cobbett Gannon that he went up to her at once.

"I am glad you came back," he said directly.

She gazed up at him with a slight affectation of hesitation and surprise, and he learned that she had a habit of regarding the world through narrowed eyes.

"Oh," she said; "yes. There aren't many places to go here, are there? That is, possible places."

The old lady regarded him with an absent sweetness that warmed his heart. The music started and he asked the girl whether she would dance. She frowned, but rose diffidently.

"I don't think I'm in the mood," she stated. "You see," she proceeded on the floor, "last night I heard De Pachmann, and he simply tore my heart into shreds."

Her words, though they were largely unintelligible, gave him a thrill from the sudden feeling they contained. Something had moved her deeply and the vibrations stirred in his own being.

Suddenly he realized that she was of the most exquisite quality he had ever known. The texture of her simple waist, the velvety softness of her skirt, the weblike corner of a handkerchief, were delicate beyond belief.

Herself was like that—a thing of finest cambric and sheer graces.

At the close of the dance they were at the end of the hall, by an opening to the Pier without, and Cobbett hesitated, turning away from the room.

"It's warm in here," he suggested; "we might stand by the rail for a little ——"

She looked back across the hall and waved at her companion; the minute flutter of a black silk glove was perceptible; and his almost hopeless desire was fulfilled. A bench was at their hand and she poised lightly on its end. Cobbett Gannon sat seriously regarding her.

"This is very irregular," she said with elevated chin, gazing over the tender blue sea; "but I am glad to sit a minute quietly. . . . Beautiful!" She addressed the cerulean afternoon.

This he interpreted as a wish for him not to speak; and unconsciously he tapped a cigarette on the back of his hand.

"You may smoke," she told him in a distant voice that contained a palpable reproof.

Impulsively he flung the cigarette into the sea.

"I forgot," he admitted.

He wondered whether his breach of good manners had hopelessly alienated her. He recognized that—different from Mae Lanty—she would demand the utmost in attitude. It was that very necessity which assisted his self-esteem. In her presence all was tranquillity, propriety, delicate usage.

"I suppose you know," she went on, glancing at him illusively, "that you are very nice to dance with; you are so—so correct. I adore correctness."

So, he discovered, did he; correctness became suddenly his aim, his sole business in life.

"In everything," she added.

He silently echoed her and wondered where he transgressed; clothes, of course, were paramount. He summoned his courage and put a straight, extraordinary question to her.

"I wish," he said, "you'd look at me and say if you see any single detail not what you call right."

A faint flush rose in her cheeks, but she turned and surveyed him with entire seriousness. "You really look very nice," she declared slowly. "Perhaps a little too nice, too sharp about the edges. You haven't any jewelry, and that's enormously in your favor. Your shoes are not dark enough—they ought to have a sort of sooty varnish; and if I were you I wouldn't have my socks and tie match; I wouldn't have my handkerchief so carefully draped out of its pocket. . . . I think that's all."

A slow red stained his face in turn, and he incontinently rammed the offending handkerchief into oblivion. The tie was past mending here.

However, never again would his person bear such solecisms. Instinctively he felt the reason, the propriety, of her pronouncements—a man's dress, unstudied, inconspicuous, but right in the first place.

"Thank you," he returned.

"Little things," she continued more generally, "are terribly important, don't you think? Of course it's wrong, but a toothpick makes me shudder more than an atrocious murder."

He realized, with a sudden æsthetic prescience, what she would think of his father, coatless, with the pink garters over his sleeves, on their narrow porch. He smelled again the thick odor of cabbage floating up their stairs; he remembered, and smelled and shuddered. The faint strain of a waltz drifted from within and he saw that she was preparing to rise.

"I Had the Most Beautiful Plan—But Now It Is All Sordid, Dull, Commonplace"

They returned slowly, dancing down the length of the hall, where, suddenly withdrawn, impersonal, she stopped, thanking him.

"You will come back?" he queried in a voice dangerously like a petition.

She retreated still farther.

"I don't know," she told him; "the sea doesn't entirely suit grandmother. We may be leaving to-morrow."

His heart gave a sharp throb; a heavy sense of impending calamity settled over him. He endeavored to say something about the beneficent climate—anything that would persuade them to remain; but before he could accomplish this she dismissed him with a bright smile.

V

YET it was evident that they had reconsidered; for she reappeared the following afternoon, but grave and alone. Cobbett had been outside the hall, avoiding the palpable quest of Mrs. Sibber—in electric blue—but he went up immediately to the girl sinking listlessly into a chair. She greeted him with the intelligence that the elder's sciatica had prevented her leaving their hotel, that she had been up a great part of the night, and that she was weary. She had, she said, simply come out for a momentary change, rest.

"It's splendid again outside," he suggested.

Without further speech she rose, and they made their way to a bench looking across empty sea and sky. There she surveyed him with a nod of approval.

"You've done it absolutely," she said; "your shoes are admirable."

"A whole bottle of English dressing."

"And what a nice tie! Do you know—you are wonderfully clever! Some men try and try for an appearance like yours and never achieve it."

"It's you," he told her.

It was. He was deeply conscious of her effect upon him, immediate and all-powerful. In the atmosphere of her supreme delicacy, values that he had never noticed before were of paramount importance. They were part of an unknown world she represented, a world into which he had been seized by a great longing to penetrate. There he would discover the answer to his unrest, the dispelling of his inner gloom. He could not picture it, for he could not yet picture the girl before him at home; but he knew that it must be like her, a place of fine shadings, polite and peaceful harmonies of being. She made the first general move toward such ultimate knowledge by asking:

"What is your name?"

"Cobbett Gannon," he said.

She gave a little sigh of relief.

"That's very nice," she approved. "Names can be so impossible. There was the sweetest kind of a girl at school—Ella McGuirk; and I couldn't be intimate with her on that only account."

He asked, after a momentary hesitation, her name. She surveyed him with a slow, intense gaze, which he had already learned to look for, and then replied:

"Ann Brown."

Cobbett was faintly disappointed; he had expected a more unusual name for such a supernal creature. She went on, stopping between her periods:

"I have only grandmother, really; father is dead and my mother an entire invalid. Very often I am horribly lonely! And you see we—we haven't very much money. Father kept a—a little store. Of course grandmother has something—not much; we have to be careful." She gazed at him again speculatively.

Cobbett Gannon was at once still further surprised and set at ease. The fact that her father had kept a small store brought her appreciably nearer to him; he had been afraid he would discover some vast, impassable chasm. She might have been anything—a princess, he thought.

Ann Brown took off her hat; her hair, soft and dark, was bound up in a single sweep and transfixed by one shell pin. The air stirred it slightly over her brow. She was the one supremely desirable thing on earth; here, he told himself, was all that he had blindly desired, struggled for, followed through dark and unhappy ways.

"I'm glad I met you," he told her.

"Why?"

"I've been looking."

"But that's nonsense."

"Maybe. I don't care."

"Tell me about yourself; and please smoke."

"There's nothing you'd like to hear, only I've never been satisfied—before. At home I'm supposed to be no good. But that was only because I was different; I can see it all so plainly now. There was a lot I didn't know then; some I've learned; the rest you're teaching me. Those little things about my tie and shoes, they're important enough, but they are only on the outside. The biggest change"—he laid his hand for an instant over his heart—"is here."

"But I can't have done that—so soon!" She looked at him more directly, with a charming color on her cheeks. "And yet," she continued, "in a way I understand. You were lonely. I have been lonely—oh, horribly! So few people understand one's heart and secret desires. You are an exceptionally nice boy. But you mustn't make smoke rings—that's so young and unformed."

He stopped so abruptly that he choked on an acid inspiration. The afternoon was lengthening to a close; the sky was milky; the water shimmering, iridescent with pale green and blue. *(Continued on Page 24)*

SHIPPING FUTURES

Why are We Selling Instead of Buying?

A View of the Shipping at Portland, Oregon

By WILL PAYNE

EVIDENTLY something is wrong. A merchant ship ought to be worth much more under the American flag at present than under any other flag; yet every little while some merchant ship is sold at a record price by an American owner to a foreigner, who puts it under a foreign flag.

When Europe went to war American corporations like the Standard Oil concern and the Steel Trust owned many merchant ships, which were operated under foreign flags because it was cheaper to operate them that way. But war created a great hazard; and in order to escape or minimize that hazard American owners transferred a hundred and ninety-two ships, of six hundred and odd thousand tons, from foreign flags to our own flag.

Thus, the amount of steam tonnage engaged in foreign commerce and flying the American flag increased in the fiscal year 1914–1915 from seven hundred thousand tons—in round numbers—to a million three hundred thousand tons, which was the only striking accession to our oversea merchant marine in many years.

But since those transfers, and up to the beginning of October, 1916, a hundred and eighty-four ships, of one hundred and forty thousand tons, were sold from under the American flag to the flag of some other nation; most of them, in fact, going to Norwegian register.

Now, on the face of the returns American owners ought to be buying tonnage, not selling it; for superficially they have a great advantage over other owners. Of every two tons that a British owner has, for example, the government takes over at least one, on its own terms, which are mostly fixed on a pre-war basis and leave no chance for extraordinary profits. And earnings, not only from that ton but from the other ton, too, are subject to taxes that, all told, will probably eat up seventy per cent of the profits. An American ton ought to be earning, net, after taxes are paid, at least three times what a British ton earns.

Bold Buying by Norwegians

A NORWEGIAN ton, also, is subject to taxation that makes our imposts look trivial. That government has laid a war-profits tax on shipping, besides which the ship is subject to both municipal and state taxes on its income and capital value, to say nothing of tonnage dues and various fees. A Norwegian shipping authority figures that total taxation now takes from forty-six to forty-seven per cent of the ship's earnings.

Then there is a submarine liability. Though the Germans have so far respected the American flag, they have sunk Norwegian boats at every opportunity—over thirty thousand tons in the month of September alone. In view of this menace, and of taxes that come to more than forty per cent of profits, a boat ought to be more valuable to an American owner than to a Norwegian owner; yet Norwegians have been buying American boats right along and placing orders in American shipyards that take up about half of our shipbuilding capacity. They seem to be building up a merchant marine right here in the United States rather faster than we are, notwithstanding the fact that a boat going under their flag is immediately subject to a big handicap from which our boats are free.

They are undoubtedly making money by doing it. A recent report by the American consul general at Christiania says there has never before been such maritime activity there. Old shipyards are extended and new ones established. Vessels have been bought in all parts of the world—eighty thousand tons from Greece, fifty thousand tons from Sweden, forty thousand tons from Spain, and so on—besides the tonnage bought in this country. Thus, in the first year of the war Norway bought three hundred and forty thousand tons, while since then the purchases have apparently been on a greater scale. Net shipping profits for the year 1915 are estimated at a hundred and thirty-four million dollars, and at an equal sum for the first half of 1916. When Norway, in spite of the handicaps mentioned, finds it profitable to buy our ships away from us, something seems to be wrong.

One wrong thing unquestionably is a pervading fear of our Government. In investigating this shipping subject one encounters that at every angle. In the nature of the case shipping is especially susceptible to legislative action, and there is an uneasy suspicion that ill-considered legislation may wreck it, as such action has certainly handicapped it in the past.

I was talking to a specialist in marine law who stands in the front rank of his profession. The question of government action came up; and he turned to a shelf behind his desk, from which he took down a volume of medium size, as law books go. Its contents might have been equal in bulk to that of a couple of popular novels.

"That book," said he, "contains every British law on shipping. There are orders in council, and so on; but every British shipping law is between those two covers. And to change British shipping law in any material way involves a process something like changing the Constitution of the United States. They get in shipbuilders and shipowners, marine architects, underwriters, shippers, and so on, and the law is finally a consensus of the most expert opinion in England. The British Government takes care to get its shipping policy right and then sticks to it. An Englishman who invests in a shipyard or a ship knows what he can bank on. Parliament is not going to take up some uninformed theory about shipping—which might work beautifully in an ideal world—and spring that on him."

Whereupon my informant drew some comparisons, which it is unnecessary to repeat at large, for everybody knows that, in the two important shipping measures which Congress has enacted of late—the Seamen's Act and the Shipping Act—expert opinion got little consideration.

No doubt, trying sophomorical experiments in shipping legislation would strike the British marine mind as a sort of temporal sacrilege; for that mind is a highly conservative institution. When Christopher Columbus was in swaddling clothes some adventurous fellow countrymen of his had drifted up to London, where they introduced the art of finance. One branch of the art consisted of insuring ships, that being a much older form of insurance than either life or fire. It is said to have been practiced in the twelfth century, and I believe there is extant an English policy dated 1555. Now the standard insurance policy on a ship to-day is substantially in the same form the Lombards drew up in the Middle Ages. Having a thing that works satisfactorily the British see no reason to change it.

Lloyd's, where much of the world's marine insurance is written and which for generations has been almost a synonym for shipping the world over, derives its name from an eating house which one Edward Lloyd conducted in Tower Street in the days when docks were unknown and ships used to lie in the Thames, off the Tower of London.

This singular insurance policy, as used to-day, begins with the capital letters S. G. in the upper left-hand corner. Nobody knows what the letters signify. Some think they stand for Ships and Goods, while other learned persons incline to the opinion that they mean *Salutis Gratia*. But they are very good letters, doing no harm, and nobody would think of leaving them off. The policy proceeds to declare that insurance is given ——

upon any kind of Goods and Merchandise, and also upon the Body Tackle, Apparel, Ordnance, Munition, Artillery Boat, and other Furniture of and in the good Ship or Vessel called the —— whereof is Master, under God, —— —— or whosoever else shall go for Master in the said Ship, or by whatsoever other Name or Names the said Ship and the Master thereof is or shall be named or called.

And so on. As a matter of fact the blank for the name of the "Master, under God," is never filled in nowadays; but nobody would think of leaving the blank out of the policy. Farther along the policy reads:

Touching the adventures and perils which we, the Assurers, are contented to bear and do take upon us in this Voyage, they are, of the Seas, Men of War, Fire, Enemies, Pirates, Rovers, Thieves, Jettisons, Letters of Mart and Countermart, Surprisals, Takings at Sea, Arrests, Restraints and Detainments of all Kings, Princes and People of what Nation, Condition or Quality soever, Barratry of the Master and Marines, and of all other Perils, Losses and Misfortunes that have or shall come to the Hurt, Detriment or Damage of the said Goods and Merchandises and Ship.

That would appear to cover every possible damage occurring through an act of war; but, in fact, no damage occurring through an act of war is covered by the insurance. They leave all the foregoing rigmarole in the policy and then cancel it by adding in red ink that all consequences of warlike operations are excepted. But the moment there is a threat of war—to say nothing of war itself—shipowner and shipper want vessel and cargo insured against the war risk. So they pay an extra premium and the red-ink clause, which cancels the old clause, is stricken out by drawing a line through it. That seems a somewhat clumsy way to go about it, but it works very satisfactorily.

The Ancient Wording of Sea Documents

SOMETHING over a hundred and fifty years ago iconoclastic hands were raised to amend the ancient and sacrosanct form of a Lloyd's insurance policy. After profound agitation a clause was added to the policy; not, you understand, incorporated in the body of the policy—iconoclasm itself would not go that far—but tacked on at the bottom, below the signatures. This portentous innovation reads as follows:

N. B.—Corn, Fish, Fruit, Flour and Seed are warranted free from Average, unless general, or the Ship be stranded; Sugar, Tobacco, Hemp, Flax, Hides and Skins are warranted free from Average under Five Pounds Per Cent; and all other Goods, also the Ship and Freight, are warranted free from Average under Three Pounds Per Cent, unless general, or the Ship be stranded.

That sounds like an exercise in composition by Class B in a lunatic asylum, and it means substantially that the underwriters refuse to recognize petty damage claims arising under certain conditions. These illustrations of the standard insurance policy will serve, also, for the standard bill of lading and the contract by which a ship is chartered—called a Charter Party, not because it is anything like a tea party, but through a corruption or modernization of ancient words.

To Americans these queer, unintelligible sea documents, which stick doggedly to the archaic forms, without change of word or capitalization, look like a joke. No doubt the British are an amusing people; but after we have had our

laugh at them we may recall that at the beginning of our Civil War the American merchant marine was of about the same size as the British merchant marine; while at the beginning of the present war we had seven hundred thousand tons of steam shipping engaged in oversea trade and England had at least fifteen times as much. In that view of the matter perhaps the British are entitled to a laugh.

The queer old forms are retained because they work satisfactorily. The meaning of every line and almost every word in them has been definitely settled by the courts during centuries of sea experience and sea litigation; everybody who is interested, in fact, knows exactly what they mean. Why not stick to them? The bill of lading provides for the payment of "freight and primage." The latter was a sort of tip to the captain, in consideration of which he was supposed to give particular care to the shipper's goods, very much as the properly tipped waiter is supposed not to bring you hard eggs when you order soft. The captain does not get a tip nowadays, but the word in the bill of lading does no harm.

At the beginning of the Civil War our merchant-marine tonnage about equaled England's, and our deep-water tonnage was nearly four times what it was at the beginning of the present war—the country meantime having more than trebled its population and multiplied its wealth twelvefold.

It is just as well to say here that tonnage is a very confusing term for the layman, and figures of tonnage that purport to have official sanction often show a quite distracting contradiction. In the first place, there are several kinds of tons. To a landlubberly mind the word means weight; but weight has little to do with it at sea. A ship is measured and the space inside her, expressed in cubic feet, is divided by one hundred. The result is her gross tonnage.

Nobody seems to know exactly why the British Board of Trade adopted one hundred cubic feet as the official ton. Time was when ninety-four cubic feet, or about the capacity of a tun of wine, was the official measure. At any rate, the figure one hundred is better, because it is easier to divide with; and that is the official ton in England and in this country.

But a good deal of the space inside a ship is not available for carrying cargo, because it is taken up by quarters for the crew, engines, coal bunkers, and so on. The space so taken up is calculated and deducted from the gross tonnage. The result is the net tonnage. As a rough sort of rule, the unavailable space will be about one-third of the total; so net tonnage will be one-third less than gross tonnage. There are wide variations from this rough rule. In the case of a great express liner, built for speed and passenger business rather than for freight, the unavailable space will be more than two-thirds of the total, instead of one-third.

So the size of a ship may be stated very differently, according to whether the figures express gross or net tons; and the size may be expressed very differently from either when the figures mean her carrying capacity, or freight tons. A freight ton is forty cubic feet. Sometimes, it is true, freight is charged for according to its weight; but the rule is to charge for it according to the space it occupies—because, as shipowners cannily allege, freight generally "measures more than it weighs." Thus two and a half freight tons will go in an official ton.

So a given ship may be of three thousand tons, meaning her gross tonnage; or of two thousand tons, meaning her net tonnage; or of five thousand tons, meaning her carrying capacity. Obviously you are apt to get mixed up unless you know what kind of ton you are dealing with. But in talking about merchant marine the rule is to give gross official tonnage.

There is the further difficulty that merchant marine may mean all sorts of craft which are not used in oversea carrying trade. Our merchant marine, for example, comprises nearly eight and a half million tons; but only one and a third million tons consists of steam vessels engaged in foreign trade; and at the beginning of the present war it was less than three-quarters of a million tons, while England had at least fifteen times that much.

Some time before the Civil War we easily led England and the world in oversea shipping. It was not merely because we had cheap shipbuilding materials; it was because the country's brains, nerve and enterprise had turned to the sea. It was not American pine trees, but American skill and daring, that put our flag at the head of the procession.

In another article I wrote at some length about the part Norway has played in the present shipping boom—how extensively the people over there are interested in ships; how the captain usually has a direct stake in the vessel he commands, and so "eats and sleeps" with her. Anybody who cares to rummage a bit in a public library will see how closely that condition was once matched along our North Atlantic Coast. Shipping was then the great business adventure. Half a city or half a state was excited over the exploit of a new vessel that broke the record in sailing half round the world. Wages, both for shipbuilders and seamen, were the highest in the world; yet American bottoms earned more money than any other.

(Continued on Page 40)

THE IRISH DIVIDEND

Cappy Ricks Straddles the Lath Market

By PETER B. KYNE

MR. TIMOTHY O'BRIEN was the proprietor of a high-class saloon and grillroom on California Street; indeed, a small gold-plated sign on the front door informed the public that Mr. O'Brien's justly celebrated thirst emporium was a Café for Gentlemen. And in order to enhance this delusion the O'Brien specialty was a wonderful smooth whisky, drawn direct from the original package in full view of the customer, and served in mixing glasses. For a perfectly tremendous portion of these wet goods the tariff was twenty cents, and the proprietor was wont to remark that he would not—no, not for the sum total of the latter's wealth—sell "Jawn" D. Rockefeller himself more than the second drink. The stuff, according to O'Brien, was precious, but above and beyond that it was deceitful; ergo, it behooved him, who knew the power of his wares, to protect his customers!

In addition to his cherished fire water Timothy O'Brien had another specialty that endeared him to the hearts of his trade. On Thursdays, in the cozy grill in the rear of the saloon, he served the most marvelous corned beef and cabbage—doubly marvelous because the waiters were instructed by Mr. O'Brien to remind his patrons that the cabbage was grown on the O'Brien farm—which it was not—and the beef selected in the best market by the proprietor himself and pickled under his private recipe—which it was. Along one side of the dining room a row of half a dozen booths, shoulder-high, had been constructed, in a semiattempt at private boxes. Curtains, hung on rings, screened the occupants of these boxes from other diners in the grill.

All of which is preliminary to the statement that Cappy Ricks, president emeritus of the Ricks Lumber and Logging Company, the Blue Star Navigation Company, and numerous subsidiary companies, was extremely fond of corned beef and cabbage *à la* Timothy O'Brien, and on Thursdays always dined in the O'Brien Grill, though on other days he lunched at the Commercial Club, in a private dining room patronized by his youthful friends—the coterie being known as the Bilgewater Club, for the reason that they were all connected with shipping companies.

On a certain Thursday, therefore, as was his wont, Cappy Ricks was masticating his favorite provender in O'Brien's Grill, when from a curtained box, not six feet distant, a voice said very distinctly:

"I tell you, Mr. Redell, there's money in it. Not a great deal, of course, as money is regarded nowadays, but still—er—not to be sneezed at, Mr. Redell—not to be sneezed at. And you're the one man on the Street to put it over."

"Oh, tush! And then tish!" Cappy heard the well-known voice of his young friend, J. Augustus Redell,

"I've Had Enough of His Joshing at the Club"

make answer. "It's chicken feed, I tell you, Kendall. A lot of work and scheming for a paltry profit. Any time I cudgel my head to put over a smart deal I demand a return commensurate with the high quality of the cerebration involved."

"But you haven't heard my plan yet, sir. Remember, I'm doing the scheming. Good heavens! How an impulsive fellow like you has succeeded in making the money you have made," Kendall continued, apparently slightly irritated, "constitutes the eighth wonder of the world!"

Now Cappy Ricks was the last man in the world to have eavesdropped on anyone. In this instance, however, he was the innocent bystander, and he could not help overhearing every word spoken, any more than he could help nodding his head vigorously in silent confirmation of the man Kendall's statement regarding Mr. Redell's impulsiveness.

"By the Holy Pink-Toed Prophet!" Cappy whispered his favorite oath. "I'm about to overhear a conversation not intended for my ears. Now is it up to me to move to another table, notwithstanding the fact that I am only half through my meal at this one and have patronized no other O'Brien table but this for the good Lord knows how long—or is it up to those boys to put on the soft pedal or leave the discussion of clever deals to the privacy of their private offices? A man who will talk business in a restaurant has no regard for his stomach, and is a fool, moreover. Gus Redell is a fool—albeit a lovable, lucky fool, possessed of a certain uncontrolled intelligence." Cappy speared a fragment of cabbage and reached for the mustard bottle.

"I'll stay where I am," he decided. "I'm an old man and I shouldn't be shouldered round from pillar to post by a pair of young jackasses. Besides, I was here first. However, just to show 'em I'm not a snipe, I'll cough."

He did.

He cleared his old throat with a Hah-h-h-h! and a Hum-m-m! and for good measure blew his nose with a resounding report. Followed a silence in the box; then Redell's companion said:

"Cheese! Cheese!"

"Oh, don't mind that old party outside," Redell answered blithely. "That's only Old Man Banning, of Banning & Son. He has asthma and is as deaf as the pyramids. I'd know his coughing and blowing if I heard it in Timbuctoo. Go on with your little tale, Kendall. You said you had a plan for making some money."

"I have."

"Then lay it before me and I'll kick holes in it, my boy, until it resembles the cathedral at Rheims."

"If it didn't have holes in it, Mr. Redell, I wouldn't lay it before you," Kendall admitted. "I expect the mighty brain of the man who cornered the red-cedar shingle market ——"

"Not omitting the grape-stake market," Mr. Redell interrupted with pardonable pride. "Did you ever hear how I gored Cappy Ricks on that deal?"

Cappy Ricks winced. He had been at one end of that memorable grape-stake deal—the small end—and it irked him to be reminded of it, even at this late date.

"—— to plug the holes in my plan," the other conspirator concluded his remark, ignoring Redell's interruption.

"The principal plugs you require are cash and credit," Redell reminded him bluntly.

"Guilty, as charged."

"And the ultimate profit on the deal, at the outside, could not exceed twenty thousand dollars, you say?"

"I think that would be a conservative estimate."

"Then I anticipate your idea is that the West Coast Trading Company should furnish the cash, turn the deal, bring it to a successful conclusion, and split with you fifty-fifty for giving us a straight tip on how to gamble and win?" Redell replied witheringly.

"You anticipate too much, Mr. Redell. Your impulsiveness again!"

"Yes; drat him!" Cappy reflected. "He's a fresh know-it-all!"

"Well, name your terms; then, if I accept, I'll listen to your plan, Kendall."

"I want a thousand dollars for my idea."

"If your idea is worth a thousand dollars to me I'll pay that much for it."

"When?"

"How soon do you want it?"

"Well, could I have two hundred and fifty to-day?"

"I'll take a chance ——"

"You gamblified son of a gun!" Cappy Ricks reflected, overcome with horror at Redell's recklessness. "You'll come a financial cropper yet—see if you don't?"

"—— provided, of course, your idea looks good to me. I have your word of honor that you haven't peddled the same idea to anybody else, have I not?"

"Mr. Redell, you insult me."

"I know—but have I your word of honor?"

"Yes-s-s ——"

"Ah-h-h! I thought so. Then you have told it to someone else! Come clean, Kendall, if you want to do business with me. Whom did you tell?"

"Well, I'll admit I took the matter up with Mr. Skinner, the general manager of the Ricks Lumber and Logging Company. They have several sawmills, and the Blue Star Navigation Company, also controlled by Mr. Ricks, is in position to furnish the tonnage."

"Hum-m-m! And what did that human icicle say to your plan?"

"Human icicle is right!" the listening Cappy agreed. "But he's safe and sane and honest, and he knows his business—which you do not, Augustus, my boy. Skinner would never talk business in a public place."

"Mr. Skinner didn't say very much. He listened, making no comments, while I unfolded the preliminary outlines of my plan; but the instant he realized there was a certain element of risk, he clammed up. I could see his temperature falling a degree a second."

Cappy Ricks snickered into his napkin. In his mind's eye he could see his faithful Skinner appraising the unknown Kendall with the cold, polite glance that fairly shrieked "Nothing doing!"

"He fidgeted, picking up lead pencils and shoving paper weights round on his desk; and finally he said: 'Mr. Kendall, this company never speculates. I am not interested in your plan and it will be unnecessary to divulge the details.' Then he pulled his desk phone to his frigid face and told the office exchange operator to get him a number ——"

"That's his private signal," Redell explained. "A few seconds later his stenographer came in and announced that Mr. Doolittle was waiting to see him, didn't she? And didn't she say Mr. Doolittle had to catch a train?"

"She did."

"That was your cue to beat it, and you did. Doolittle, of course, is a myth. Cappy Ricks invented him to save Skinner from working himself to death while the latter was devising ways and means for developing efficiency in the office and saving time."

Cappy assimilated this tribute to his genius and reminded himself that, barring his impulsiveness and a predilection toward speculation, J. Augustus Redell was certainly a bear.

"So I really didn't get a chance to show Mr. Skinner how feasible my scheme is," Kendall continued with a slightly grieved note in his voice.

"If you had," Redell retorted, "Skinner would not have had the courage to follow it. Tremendously capable fellow in many ways, but he lacks vision. Safe, sane, saintly Skinner! If he owned the Blue Star Navigation Company the house flag would be four baby-blue S's on a field of white, to represent purity."

The listening Cappy commenced a chuckle as a tribute to this description, which fitted his general manager perfectly; but a crumb flew down his Sunday throat and in the sputtering and coughing that ensued he lost track of the conversation in the box. When he had composed himself once more he heard J. Augustus Redell say:

"Every New Year for fifteen years men have been betting each other new hats that Old Man Banning would be dead in three months; yet he hangs on like the tail end of a long cold spring. And eat! Well, I'd hate to board him!"

"To get back to the matter in hand, Mr. Redell: Are you willing, then, to assume that I haven't divulged this plan to anybody else?"

"Oh, certainly. Skinner doesn't count."

"Then have I your word of honor that, provided my plan doesn't look good to you, you will not divulge it to anybody else or use it without my knowledge and consent?"

"We're even on the insults, Kendall. You have my word of honor."

"And that's one thing you never broke in your life, you crazy cut-up!" Cappy Ricks whispered to a fragment of his corned beef. "I'll say that for you, Gus. I'd take your word as quickly as your note. Now I wonder what in Sam Hill those two fellows are up to! Good gracious, I find myself in an uncomfortable position—and yet, it is not of my seeking. I'll cough again."

He did—with unnecessary emphasis. He blew his nose repeatedly; then called sharply to the waiter: "William, my lad, I think you'd better bring a small black." He salved his conscience with the thought that if Gus Redell couldn't recognize his voice, then on the Redell head must rest the responsibility for whatever might ensue. Evidently Mr. Redell chose to accept the responsibility, however, for he continued blithely on with his deal.

"Trot out the plans and specifications, Kendall," he ordered; and forthwith the latter acquiesced.

Evidently he had given the matter a deal of earnest thought, for he had marshaled his facts and figures in masterly fashion, and in such a clean-cut, comprehensive manner did he present them that Cappy was quite lost in admiration of the man. He spoke clearly and earnestly for five minutes and not a syllable was lost to Cappy Ricks, who, to save his life, could not help listening with all his ears to a proposition so daring, so simple and so certain to yield a profit that Cappy made a mental resolve to raise the very devil with his general manager, Mr. Skinner, for not accepting the proposition when he had a chance.

"Well?" Kendall concluded—and Cappy was aware of an almost defiant tone that had now crept into his voice—a sort of turn-that-proposition-down-and-you're-crazy note, which seemingly had its effect on J. Augustus Redell, for silence reigned in that box for fully a minute.

Then Redell spoke: "Here's your check for two hundred and fifty dollars, Kendall. Remember, I've purchased the exclusive right to this idea."

"Shows you've got your wits about you after all," Cappy Ricks decided.

"I'd be better pleased if you could give me cash for this, Mr. Redell," Cappy heard the man Kendall say. "I'm a stranger in town and if I go to the bank to cash this I'll have to be identified."

"Indorse it," Redell commanded, and rang for the waiter.

Cappy promptly sat far back in his chair, grabbed an early afternoon paper out of his pocket, held it before his face, and pretended to be busy reading. The waiter came to the door of the box and swept the curtain aside.

"Ask Mr. O'Brien if he'll cash this check for me, please," Redell requested.

The waiter took the check and hurried out to the bar; and Cappy Ricks, having heard all he cared to hear, left a dollar beside his plate, rescued his silk hat, and fled on velvet feet. As he went out he passed the waiter, standing at the bar counting twenty-dollar goldpieces.

"By the Holy Pink-toed Prophet!" Cappy murmured dazedly.

"Remember, Jon, You're Bucking J. Augustus Redell, the Smartest, Trickiest, Slickest, Squarest Young Trader That Ever Lit on California Street"

II

"FRIEND of my heart, you are distrac'!" remarked Señor Felipe Luiz Almeida, familiarly known to the lumber and shipping trade of San Francisco as Live Wire Luiz, as his associate in the West Coast Trading Company, Mr. J. Augustus Redell, came in from luncheon.

"For two, t'ree week you have been to put your *cabeza* to the one side, like little Cock Robeen, an' theenk. I say to myself: '*Caramba!* Pretty soon hee's come out weeth big idea to make steefer the bank roll.'" He shrugged. "But long time I wait, *amigo;* an' what have you tell to me? *Nada!*"

And Live Wire Luiz, with his salmon-colored silk handkerchief, mopped from his brow the beads of perspiration born of three weeks of watchful waiting. His American partner glanced at him quizzically and affectionately.

"Luiz, you pinch of Peruvian dynamite, did anybody ever give you a kick in the face?"

"In my countree," the other replied grandiosely, "only the peon would do that. If I would get keek in the face dose other feller he would have bullets in the belly."

"I was speaking figuratively, Luiz. As for my pensive attitude, I have merely been remembering my first kick in the face. That was twenty years ago and I haven't recovered yet; in fact, the experience left me with what the medical profession would term an idiosyncrasy against kicks in the countenance. In other words, I resent them bitterly—particularly when I get them in a trade."

"How do you get thees early keek?" Live Wire Luiz queried politely.

"In a horse trade. I was only a kid on the farm at the time, and my father gave me a horse that answered to the name of Harvey. He picked on me because Harvey was so worthless dad couldn't give him to anybody else. The critter would balk with or without provocation, and generally all the provocation he needed was the collar round his neck. My father was a man of honor—to add to his misfortunes—and also possessed of kindly impulses. He could have sold that horse, on the animal's looks, on an average of twice a week; but when asked to furnish a certificate of character for the brute father always told the truth and was left with Harvey on his hands as a result.

"Interested neighbors often urged my parent to kill the incubus for his hoofs and hide and the value of his carcass as chicken feed; but dad had raised Harvey from a colt and didn't have the courage to destroy a trusting old friend. Finally he gave him to me, and I decided that Harvey had loafed long enough and ought to earn his oats; so I applied myself earnestly to the task of reforming him. Eventually I came to the conclusion that if he had his mind on something besides his hard lot in life he'd forget his economic troubles and pull a load; so I put a live grasshopper in his ear, and then wadded a ball of cotton down into the root of his listener in order to keep the insect there.

"Well, sir, my scheme was perfection itself. All day long that grasshopper did his best to kick Harvey's fool brains out and kept his mind off the fact that I had him hitched to a cultivator. As a result, he did the first lick of work he'd done in years. I tried him next day without the grasshopper

and he promptly balked; so I staked him to his little playmate again, and right away he worked. Of course he'd shake his head a lot and look back at me every little while in a grieved, surprised fashion; but he worked until the turkeys had eaten up all our grasshoppers—and then he quit until I could rustle up a husky bluebottle fly.

"Meantime, however, I had managed to overcome his previous bad reputation and had begun to receive offers for him. Of course I was crazy to get rid of him at a profit, but I was my father's son and couldn't tell a lie; neither would I reveal the secret of my power over him. Besides, I was saving him for a purpose. Old Doc Short, who was probably the trickiest and most unscrupulous horse trader in our county, had showed a flicker of interest in the reformed Harvey, and I figured that skinning him in a trade would earn me a word of congratulation and approval when I came to settle the score of life hereafter. Also, Doc had a bay filly that was the prettiest thing you ever saw, Luiz—sweet-tempered, gentle, unbroken, and sound as a Government bond—and one bright day the old villain came dickering with me.

"Seems he wanted a good plow horse. He knew my nag's record in the past; but, having seen Harvey working hard all summer, he figured that the animal was honest at heart and had always been misunderstood. I tried hard for five dollars to boot, but Doc was obdurate; so finally we made an even swap and he led Harvey away. After lunch I went over to Doc's house for my filly, and he pointed her out to me. She was lying in the pasture—and she was dead, as I discovered upon investigation. Promptly I lodged a protest with Doc; but he only laughed at me and said he could prove by witnesses he hadn't guaranteed to trade me a live horse; and that I should have stipulated a live horse if that was what I wanted or expected."

"I would have challenge heem to the *duelo!*" Live Wire Luiz declared.

"What was the use? I hadn't made as much as I'd figured on, but at the same time I hadn't lost anything. I skinned the filly, sold her hide for a dollar and a half, and left the carcass for Doc Short to bury. And, since I didn't tell him the secret of Harvey's activities, naturally Harvey wasn't of much use to him, except in an ornamental way; and I was the hero of the county—particularly after I bought Harvey back for a dollar, and sold him for forty dollars on condition that I should tell the purchaser how to make him work."

"Then," Live Wire Luiz demanded, "where is thees keek you complain of?"

"It was a kick to my pride, my vanity, my trading instinct, if you care to put it that way. I admit I came out ahead; but on sheer brain power and artful trickery Doc Short was organized to outgeneral me. I won by a fluke and the victory has pained me ever since. My most recent kick in the face ——"

"Ah!" Live Wire Luiz interrupted. "You should not speak his name, *amigo mio.* I have myself been keek in the face by thees ol' foxy gran'pa, Señor Cappy Reeks."

"You've guessed it, Luiz. Cappy Ricks has the West Coast Trading Company's goat, having acquired it the day I thought I could, with impunity, taunt him with having been asleep at the switch while you and I had investigated and made up our minds to buy and salvage that German steamer, Valkyrie, sunk in Papeete Harbor by the French. If Cappy Ricks had been any man on earth except Cappy Ricks I could have gotten away with it; but as matters fell out, through an unexpected piece of good luck he was enabled to use the information I had given him, like the bombastic ass I was, when I would have bet my last copper it was safe to do so. As a result he made a monkey of me, salvaged the steamer himself after scaring us off the deal, and is now operating her at huge wartime profits."

Live Wire Luiz gritted his white teeth, rolled his eyes, and otherwise registered great mental agony. Redell continued:

"Luiz, if Cappy Ricks wasn't such a lovable old scoundrel; if he wasn't so open and aboveboard; if he wasn't the kind of an old sport who will take a sporting wallop at you to-day, provided you make a fight worth while, and indorse your note the following day to save you from bankruptcy, provided you're worth while—I say, if Cappy Ricks wasn't my friend I'd curse him.

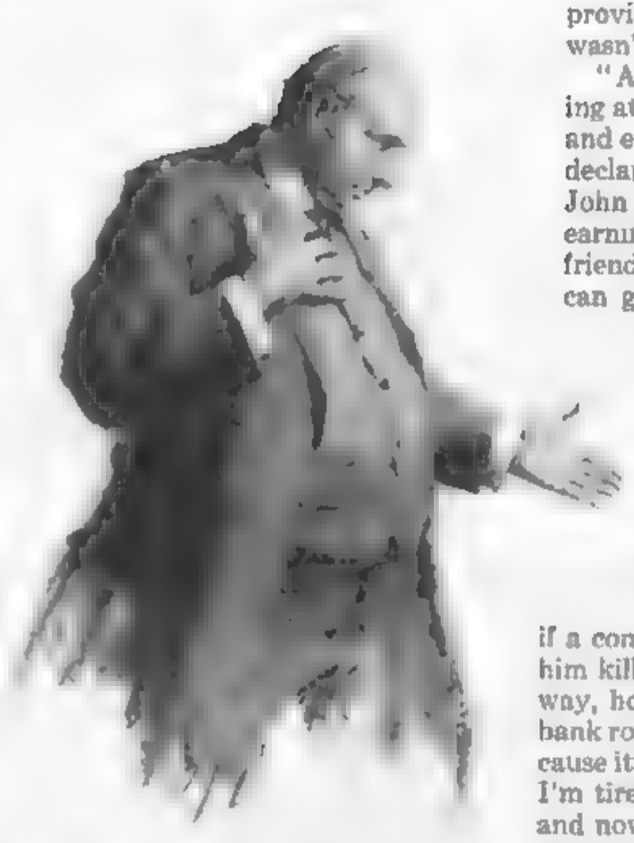
"As matters stand, I've had enough of his joshing at the daily luncheons of the Bilgewater Club; and every time the Blue Star Navigation Company declares a dividend on the Valkyrie—now the John H. Skinner—he sends me a statement of her earnings and disbursements, inclosing with it a friendly little note to the effect that he regrets he can give me only an Irish dividend, but trusts I will be interested in the inclosed reports of her profitable progress just the same."

Live Wire Luiz relieved himself of nineteen Spanish oaths. For thirty seconds he was, figuratively speaking, a verbal machine gun.

"Tut, tut!" Mr. Redell protested languidly. "You lack a sense of humor, Luiz. If you possessed that, life would hold far more for you than it does. Down in Peru, if a competitor did that to you I dare say you'd hire him killed or do the job yourself. It is the American way, however, to catch even by taking the enemy's bank roll away from him. I can't take Cappy's, because it's too big; but I'm going to make a nick in it. I'm tired of Irish dividends from that old trickster, and now I'm going to see if I cannot make him pay me some real money."

"How?" Live Wire Luiz pleaded.

"At the proper time, partner, I will tell you all about it. Meantime bear in mind that when I collect this dividend from Cappy Ricks we split it fifty-fifty. Cappy Ricks hasn't commenced to work yet; but—I've planted a grasshopper in his ear!"



"Mr. Skinner Listened, But the Instant He Realized There Was a Certain Element of Risk, He Clammed Up"

III

CAPPY RICKS' mind was a chaos of conflicting emotions and ideas as he trotted back to his office. Once alone in his sanctum sanctorum, he gave orders that he was not to be disturbed on any pretext whatever; then he sank down in his swivel chair, lifted his old legs to the top of his desk, sank his chin on his breast and closed his eyes. He was thinking.

It was exactly one-thirty when Cappy Ricks went into executive session with himself. At three o'clock he opened his eyes, sat up and pressed the push button on his desk. A boy answered.

"Tell Mr. Skinner I want to see him, sonny."

The youth departed, to return presently with the information that Mr. Skinner was not in the office.

"Then tell Mr. Hankins to step this way."

Mr. Hankins was Mr. Skinner's understudy. He came and leaned over Cappy Ricks' desk, waiting respectfully for the boss to elucidate.

"Hankins, my dear boy, where is Mr. Skinner?"

"Why, Mr. Skinner sailed on the Tillicum at three o'clock, Mr. Ricks. He's going up to the Port Hadlock Mill to shake things up and see what's delaying them on that foreign order to be loaded on the Brunhilde."

"What! Left without telling me a word about it, or even looking in to say good-by?"

"You left orders in the outer office, Mr. Ricks, that you were not to be disturbed on any pretext whatsoever. You were rather emphatic and Mr. Skinner respected your wishes, sir," Mr. Hankins reminded him smilingly.

"Quite so, Hankins; quite so. Er—ah—that is—Hum-m! Ahem! Harumph-h-h! Hankins, my dear boy, I should like to have a little bit of advice." Hankins nodded encouragingly and Cappy continued: "If you had unwittingly placed yourself at a point"—here Cappy seized a pencil and made an X on his desk blotter—"where you could overhear every word of a conversation"—here Cappy made another X—"and that conversation was secret and private, what would you do?"

"I think I should move, Mr. Ricks."

"But suppose yours was a favorite position; that you had business there; and that it was inconvenient for you to move?"

"Then I should delicately indicate my presence and thus give fair warning."

"Suppose the other fellow did not heed it?"

"I should warn them a second time and in more pronounced fashion."

"Then suppose they heard you, but concluded you were somebody else who is stone-deaf; that, thereupon, they continued their conversation?"

"Then I should say, Mr. Ricks, that no blame could possibly attach to me. Where did this conversation take place?"

"In a public restaurant."

"No place for a private conversation. Serves them right."

"I agree with you, Hankins. But we go further. Suppose you discovered that the information gained through this accidental and unintentional eavesdropping related to your business, and that you could make money by taking advantage of the information so obtained. As a man of honor, as a business man, would you feel free to take advantage of it?"

"Well," Mr. Hankins admitted, "as a man of honor I would have to know more about it; but on the facts as you relate them—to wit, that, having something secret and confidential to discuss, the conspirators took no reasonable precautions to safeguard their secret—I am of the opinion that it would serve them in accordance with their deserts if I, as a business man, appropriated the gift the gods provided.

"I should not feel under obligation to forget it if I took reasonable measures to assure them I was within hearing distance, if I didn't seek their confidence; if it came to me unsolicited. I think I should feel quite easy in my conscience under such conditions."

"Thank you, Hankins, my dear boy; thank you. I merely wanted my private contention sustained. Hankins—er—harumph-h-h! How is the market on lath?"

"So-so, sir. Lath is never spectacular, you know. Fir laths are selling in the California market at two dollars and ten cents a thousand, ex ship's tackle, San Francisco. The demand is rather sluggish. Building always slumps after the rains start in November, you know. It is now the first of March and winter is over, however. In about a month hence building will start and then laths will go up to two-twenty-five or two-thirty-five."

"I see. Certainly, certainly! Have we any lath on hand at our Oregon and Washington mills?"

"No, sir. We've been logging for the Astoria Mill in a strip of timber that runs approximately thirty per cent of clear lumber; and, as our lath is made from waste clear stock, we haven't been making more than five thousand lath daily. We had half a million lath on hand at the Port Hadlock Mill, but I sold those to the West Coast Trading Company about five minutes ago."

"The hell you did!" Cappy exploded profanely. "What the devil did you do that for?"

"For two dollars and twenty cents a thousand, on a market that's sluggish at two-ten," Mr. Hankins shot back at him. "I've also sold him the lath output of both mills for the next sixty days on a basis of two dollars and twenty-five cents."

"When does he take delivery of the first half million?" Cappy almost screamed.

"On May first."

"We won't freight 'em on our vessels," Cappy declared. "Let the son of a gun scour the market and dig up the tonnage somewhere else."

"I'm so sorry I didn't know this, Mr. Ricks. Lath are so handy to fill out a cargo—they make such bully short stowage that I—I guaranteed Redell the tonnage to transport the lath to San Francisco."

Cappy groaned and clawed at his whiskers.

"Oh, Godfrey," he said, "you've spilled the beans!"

"But we've always been glad to do business with the West Coast Trading Company," Mr. Hankins protested. "What's the matter? Are they financially unsound?"

Cappy was caught off the sack and had to run for it.

"No, no," he assured Mr. Hankins. "But when you knew the price of lath will go up in the spring, and that we're not making very many, you should have kept the few we had on hand for our own line yards. Why be a wholesaler and establish a long line of retail yards to consume our manufactured product, and grab a profit going and coming, if we're going to sell ourselves out of lath just about the time lath are going to be needed?"

"Oh, don't worry about that, sir," Mr. Hankins assured him. "I took the matter up with the yard managers

"I Have Myself Been Keek in the Face by Thees Ol' Foxy Gran'pa, Señor Cappy Reeks"

and they assured me they had sufficient stocks on hand for the normal needs of their communities during the next ninety days. By that time we shall have accumulated another stock of lath; if not we can buy in the open market for our retail yards at a price equal to what we ourselves should charge the yards. Moreover, we have the ships; so, no matter where the lath come from, if our yards need them in a hurry we are in position to make prompt delivery. Of course if we were in the position of manufacturers who do not control their own transportation facilities we might get pinched a little."

"Very well; very well," Cappy interrupted. "It's all right, my boy; just so you play safe. Only, I—er—ahem—I kind of wish you'd spoken to me before selling to Redell. I should have liked to have seen him when he called this afternoon."

"He was very anxious to see you, sir; but you left orders not to be disturbed. So I told him you were engaged for the day."

"Did he—hum!—harumph-h-h! by any chance mention—the—er—object of his call?"

"He said he was anxious to talk over a snorter of a deal with you; said there was an interesting situation that could be developed in the lath market."

"And you sold him all the lath we have on hand and all we can manufacture for the next sixty days! Oh, Hankins, my dear boy, do you have to have a Zeppelin fall on you to get next?"

"Mr. Ricks," Hankins retorted with the dignity of the man who is a crackajack in his line and knows it, "I have been with the Ricks Lumber and Logging Company eighteen years and I come blamed near knowing the lath market.

"I know that no interesting situations ever develop in it. Lath goes to two dollars and fifty cents on rare occasions when building is extraordinarily brisk, and it slumps to two dollars when building is dull. Lath! Why, nobody ever gets excited over lath.

"Lath is a by-product; and when fir or spruce lath goes beyond a certain price the builders use button and metal lath. For some purposes they prefer spruce or fir lath; but they won't be held up on price while they have a substitute."

"I'll prove to you, young man," Cappy shrilled, leveling an accusing forefinger at Mr. Hankins, "that you don't know so much about lath as you think you do. No, sir! When it comes to lath and the lath market, you don't know B from a bull's foot. Ahem! Harumph-h-h! If I didn't scout round and keep my eyes open, and my ear close to the ground to catch the faintest rumble indicating a market upheaval, you and Skinner would be stabbed to the heart about four times a year and I'd be a bankrupt. Now then, young feller, listen to me: There is going to be something doing in the lath market!"

"How do you know?" Mr. Hankins challenged.

"Because I'm going to do it," Cappy replied sneeringly, and banged his old fist on his desk. "By the Holy Pink-Toed Prophet, I'm going to corner the local lath market, boost the price to three dollars, and make a clean-up while these other fellows are sitting round wondering what's happened to them."

"There was a young fellow in here the other day with some such crazy plan," Mr. Hankins volunteered. "He put it up to Skinner. I believe he wanted a thousand dollars for his brilliant idea."

"Yes; and Skinner—dear, cautious, conservative, careful Skinner—turned him down. I heard all about this chap calling on Skinner. The fellow had something on the ball, but Skinner couldn't see it. Why, before the man could unload his proposition in detail, Skinner sent out the S O S for Mr. Doolittle. All right! Skinner turned it down; so I'm going to turn it up, just to teach Skinner humility and not to despise a proposition just because it hasn't been tried before. I repeat, Hankins, my dear young friend, I'm going to corner the lath market."

"I'd go slowly, Mr. Ricks, if I were you. You will recall your disastrous experience trying to corner the grape-stake market."

"Not another peep out of you, sir! How dare you reopen old wounds! Yes; I did try to corner the grape-stake market, and I had the proper prescription too. The trouble lay in the fact that there wasn't any market to corner that year! But this is a different proposition. As a matter of fact, Hankins, I overheard this man Kendall unloading his lath plan on Redell; I heard Redell accept, and saw him pay Kendall two hundred and fifty dollars on account. And, as additional proof, didn't Kendall try to sell his brilliant idea to Skinner first? And, now that Redell has grabbed it, haven't we additional proof of the virtue of the plan when Redell comes prancing down here, babbling of a situation that can be developed in the lath market and desirous of taking the matter up with me?

"Do you know why he wanted to take it up with me? Huh? I'll tell you: To put this deal over right the operator should control some tonnage—and the West Coast Trading Company doesn't own as much as a flat-bottomed skiff, and has to charter in the open market. What's the use of a cinch on the lath market if a rise in freight rates wipes out your corner? Redell—the smart scoundrel—realized that; he figured that half a loaf would be better than none. So he said to himself: 'Bingo! Quick! What must I do to save my corner on lath? Ah! An idea! I'll let Alden P. Ricks in on the good thing and we'll split the swag fifty-fifty, because little old Alden P.—he—can control the transportation—of the—said lath! He's in—position—to—furnish tonnage—regardless—of a—sudden rise—in rates.'"

"That sounds reasonable," Mr. Hankins admitted.

"It sounds still more reasonable when you reflect that the West Coast Trading Company wouldn't risk five minutes' delay when its foxy young president discovered I was tied up for the day. No, siree! Smart J. Augustus Redell couldn't risk the slightest delay on this procedure; so instantly he abandoned his plan to take me in with

"Even if He Is Bluffing, He'll Invade the Market With Carload Shipments and Compete With My Mills"

him, bought all the lath we have on hand—and a lot we haven't—got you, you poor innocent, to guarantee delivery, and promptly went scouting for another partner with ships! Simple? I should tell a man!"

"Well, you'll have to show me how you're going to go about it, Mr. Ricks. I confess I'm skeptical."

"You will not be when I'm through speaking. Now then, to begin: The Atlantic seaboard has never handled any Pacific Coast lath to speak of, has it?"

"I think not, Mr. Ricks."

"You think not? You ought to know! Can you tell me why that market hasn't absorbed part of our lath output?"

"Prohibitive rail freights, of course."

"Ah! Quite true. But how about lath shipped ex steamer via the Panama Canal to the Atlantic Coast markets? Have you ever investigated that point?"

Mr. Hankins was forced to admit that he had not. He appeared rather chapfallen to think he had been caught out without his gun, so to speak.

"Well, I have," Cappy informed him. "Do you know what kind of lath they are using in that market?"

"No, sir. I have never paid any attention to a market we couldn't invade."

Cappy moaned in his mental agony.

"And to think the Canal has been open more than two years! Hankins, I ought to cut your salary. So you don't know what kind of lath they use, eh? Well, I'll tell you: They use spruce lath, and it comes from Nova Scotia. And may God have mercy on a country that imports the stuff it grows at home. Do you think we're doing our duty as American citizens in failing to buck that Nova Scotia lath?"

"I suppose we aren't," Mr. Hankins admitted, too dazzled by the vigor of Cappy's attack to oppose him.

"Now then," Cappy continued, "what's the situation? I'll tell you: Hell-cracking big market back East for Washington and Oregon fir and spruce lath, ¼"×1¼"×4', with the mills of the Northwest manufacturing just enough lath to meet their limited market, while the remainder of the mill ends and waste timber from which lath is made goes into the slab fire! Ree-diculous, Hankins! Ree-diculous! By shipping via the Canal we can deliver our lath on the Atlantic seaboard in competition with the Nova Scotia lath, undersell the imported article, and still make our legitimate profit! The bright boy who ships, say, five million lath to New York via the Panama Canal simply robs the Coast market of that number of lath, doesn't he? Then, if the same bright boy quietly buys up all the lath on hand at the mills of his competitors, and all that those same mills will produce during the succeeding sixty or ninety days ——"

"Buy all the lath! Why—why, Mr. Ricks, you amaze me, sir! It can't be done. There must be at least four hundred mills now operating in the Northwest. It would break a national bank to buy all their lath."

"You amaze me—with your ignorance!" Cappy retorted waspishly. "I refer only to those sawmills located on tidewater. Why should we consider those sawmills that can ship only over rails? Their Eastern market stops at Missouri River common points. They are prohibited from shipping into the Coast market, because rail shipments into this market cannot compete with water shipments. Conversely we cannot invade their market because we can't send steam schooners overland!"

"Quite true, sir. And, after all, you are going to corner the Coast market only."

"Exactly! Hence we have to take into consideration only those mills located on tidewater—say, a dozen on Columbia River; half a dozen on Willapa Harbor; sixteen on Grays Harbor; forty on Puget Sound—and you have the market in the palm of your hand."

"Mr. Ricks, I have a fairly comprehensive idea of your financial resources. I still maintain you're through before you start."

"Oh, no, my boy! Say not so. I propose buying up the lath from only those sawmills on tidewater that control tonnage to freight their blamed lath! I forget all about the others, for if they cannot control tonnage they cannot deliver their lath in quantity, and if they cannot deliver in quantity they cannot ship in enough to break the price and smash my corner."

"Quite true, Mr. Ricks." Hankins felt himself slipping. "I dare say that of all the Oregon and Washington sawmills located on tidewater, not more than ten control their own tonnage. I could name them for you."

"Not yet, my boy—but soon. Now then, to sum up: The local market is sluggish, but will be fairly brisk in thirty days. Before those thirty days shall have passed I shall have bought up all the lath now in stock at the ten mills you will presently name for me, and it will be en route East ex Tillicum. She's big enough to carry a fearful jag of lath in addition to her lumber cargo; and we've just put her in that trade, you know, figuring she wasn't quite large enough to run in the nitrate business. Normally all those lath would go to fill the local demand; consequently, when the local demand picks up, thirty days hence, there will be no lath to speak of available.

"Meantime our competitors are turning out a lot of lath on our orders; and, as the demand increases in the local market and the supply decreases, bingo!—up goes the price. When it's up far enough we begin to feed 'em a little lath, because we have the tonnage to deliver; and meantime we ship another big jag to the Eastern market and order more lath in advance from our competitors; and ——"

"Good gracious!" Mr. Hankins declared, "you can monkey round and whipsaw the market for six months before the majority of your competitors wake up!"

Cappy beamed upon his trusted lieutenant.

"Ah!" he breathed. "You see it now, don't you?—after you've had it explained to you with a blue print and directions for using! Now, Hankins, my dear fellow, does anything suggest itself to you?"

"It does. My job is to shoot a flock of telegrams to every millowner on tidewater in Oregon and Washington who controls his own tonnage, asking each how much lath he has on hand, what he wants for it, and whether he will give us a twenty-four-hour option and accept orders for a million lath, delivery in sixty days—ninety at the outside!"

"'At-a-boy!" Cappy chirped. "Time is the essence of this contract and you haven't a minute to spare. Remember, son, you're bucking J. Augustus Redell, the smartest, trickiest, slickest, squarest young trader that ever lit on California Street; and the race is to the swiftest."

Mr. Hankins glanced at his watch.

"A quarter after three," he murmured. "I'll bet a hat Redell hasn't lined up a new partner yet. I'll have the telegrams out in ten minutes and send them direct message, and the mills will have them before the five-o'clock

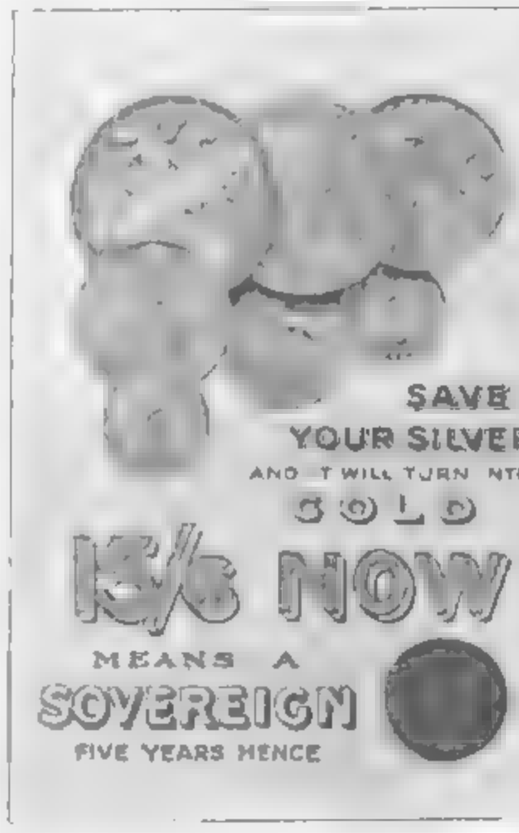
(Continued on Page 57)

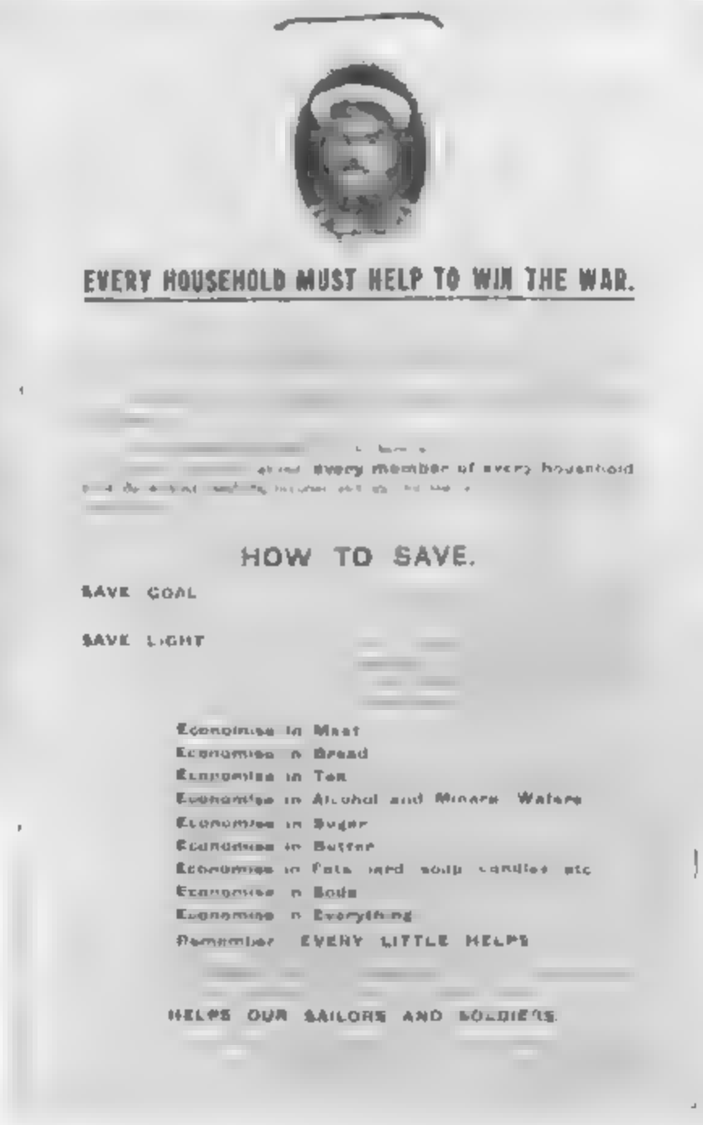
SAVING FOR VICTORY

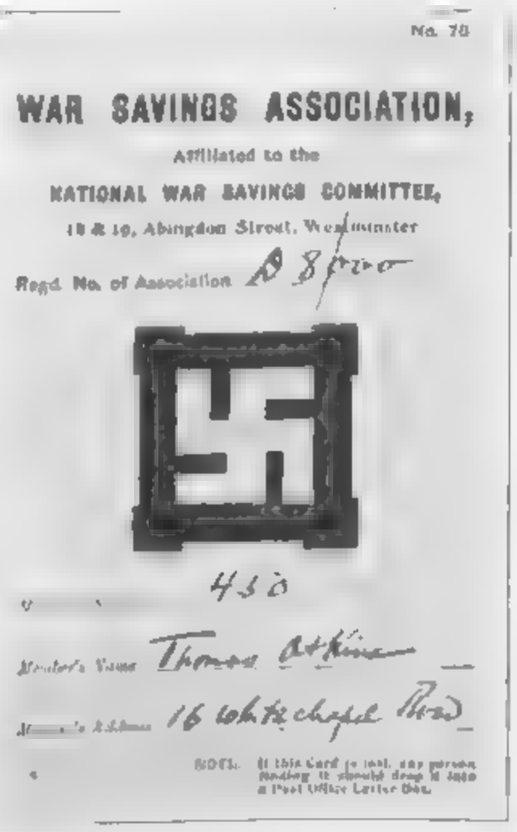
England Expects Every Man to Count His Pennies—By Isaac F. Marcosson

BY MAKING patriotism profitable England has enlisted an army of thrift and launched the greatest of all campaigns of conservation. She has created a democracy of savings that is one of the marvels of the war. This crusade, with its intimate and illuminating lesson in investment for the average man and woman, is of significance to every country. How did it begin? What does it do? Whither does it lead?

To associate thrift with the British workingman is to conceive a miracle. To be sure, he seldom had anything to save before the war. But, with the speeding-up of industry to meet the insatiate hunger for munitions, and the corresponding increase of from thirty to fifty per cent—even more—in wages, he suddenly began to revel in a wealth he never dreamed was possible. The more he made, the more he spent. He squandered his financial substance on fine cigars, expensive clothes and excessive drinks, while his wife bedecked herself in gaudy finery and installed pianos or phonographs in her house. No one thought of to-morrow.







Just as it took the shock of a long succession of military reverses to rouse the English mind to the consciousness that the war would be long and bitter, so did the abuse of all this temporary and inflated wartime prosperity bring to farseeing men throughout England the realization that the British people, and more especially those who worked with their hands, were booked for serious social and economic trouble when peace came, unless they saw the error of their wasteful ways.

The Prodigal Poor and the Thrifty Rich

"WHAT can we do to stem this tide of extravagance and at the same time plant the seed of permanent thrift?" asked these men, who ranged from premier to prelate.

No one knew better than they the difficulties of the task before them. In England, as in America, thrift is regarded more as a vice than as a virtue. Like the taste for olives, it is an acquired thing. To spend—not to save—is the instinct of the race.

But there were other and equally serious reasons why all England should buck up financially and make every penny do more than its duty. First and foremost was the terrific cost of the war, which every day took its toll of twenty-five million dollars; second was the enormous increase in imports and the diminished flow of exports, a reversal of pre-war conditions which meant that England each day was buying five million dollars' worth of goods more than other countries were purchasing from her; third was the human shrinkage due to the incessant demand of battlefield and factory. Everywhere was colossal expenditure of men and money: nowhere existed check or restraint. Something had to be done!

It was generally admitted that the first thing for everybody to do was to spend less on himself than in time of peace. When, where and how to save became the great questions. To save money at the cost of efficiency for essential and urgent work was not true economy.

"But," said the thrift promoters, "waste is possible even in the process of attaining efficiency. For example, people may eat too much as well as too little; they may buy more clothes than they actually need, ride when they could walk, employ a servant when they could do their own work, use their motors when they could travel in a tram."

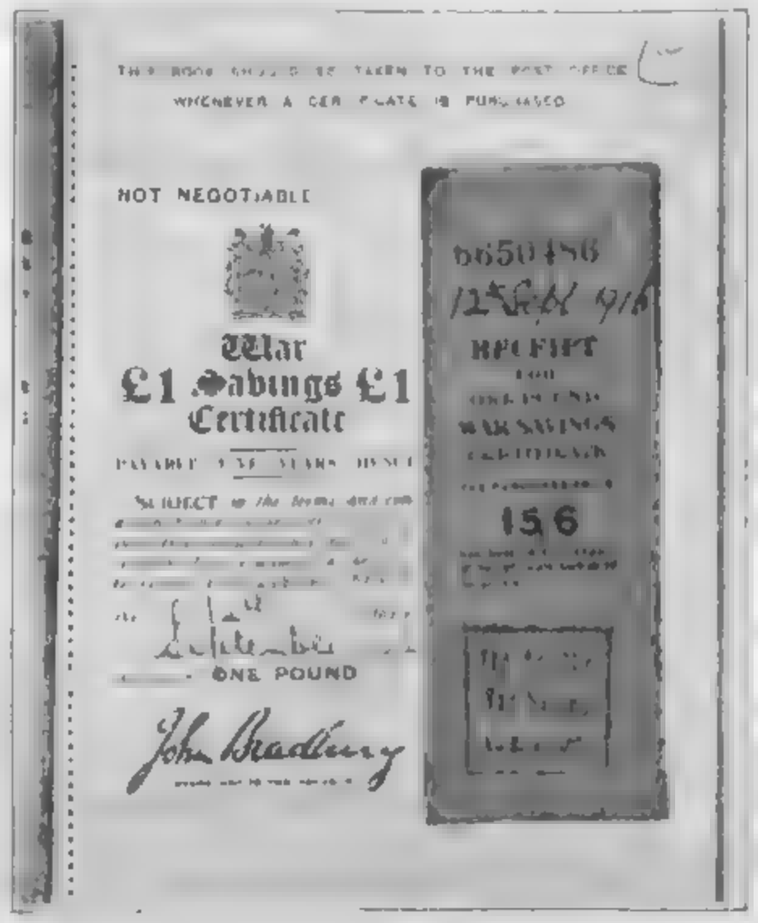
Thus, every class came within the range of the lightning that was about to strike at the root of an ancient evil.

The start was interesting. Before the war was a year old, definite order emerged from what was at the beginning a scattered protest against reckless spending. But, long before the first organized message of saving went to the home and purse of the worker, the rich began to economize. Here is where you encounter the first of the many ironies and contrasts that mark this whole campaign. The people who could most afford to be extravagant were the first to draw in their horns. This, of course, was not particularly surprising, because the rich are naturally thrifty. It is one reason why they become—and stay—rich.

Among the pioneer organizations was the Women's War Economy League, founded and developed by a group of titled women, who got thousands of their sisters to pledge themselves to give up unnecessary entertaining, not to employ menservants unless ineligible for military service; to buy no new motor cars, and use their old ones for public or charitable work; to buy as few expensive articles of clothing as possible; to reduce in every way their expenditures on imported goods; and to limit the buying of everything that came under the category of luxuries. Champagne was banned from the dinner table; décolleté gowns disappeared; men substituted black for white waistcoats in the evening.

The rich really needed no organized stimulus to retrench. The great target for attack was the mass of the population, who did not know what it meant to save and who required just the sort of constructive lesson that an organized thrift movement could teach.

Much of the increase in wages among the workers was going for food and drink. Hence the opening assault was made on the market bill. Fortunately an agency was already in operation. At the outbreak of the war a National Food Fund was started to feed the hungry Belgians. That work had become more or less automatic—the Belgian's appetite is a pretty regular clock; so its machinery was now trained to the twin conservation of British stomachs and savings.



England Declares War on Waste

"SAVE the food of the nation!" was the appeal that went forth on every side. "No one is too rich or too poor to help. Every man, woman and child in the country who wants to serve the state and help win the war can do so by giving thought to the question of conserving food. Since the great bulk of our food comes from abroad, it takes toll in men, ships and money. Every scrap of food wasted means a dead loss to the nation in men, ships and money. If all the food that is now being wasted could be saved and properly used, it would spare more money, more ships, more men for the national defense."

Now began a notable campaign of education which was carried straight into the kitchen. Food demonstrators, whose work ranged from showing the economy of cooking potatoes in their skins to making a fireless cooker out of a soap box and a bundle of straw, went up and down the kingdom holding classes in town halls, schools, village centers and drawing-rooms. Mistress and maid sat side by side. "Waste nothing!" was the new watchword.

Backing up the uttered word there was a perfect deluge of literature, which included: Handbooks for Housewives; Notes on Cooking; Hints for Saving Fuel; and Economy in Food—dozens of pamphlets, all showing how to make one scrap of food or a single stick of wood do the work of two.

The people behind this movement knew that with waste of food was the kindred waste of money. They realized, too, that even the most effective preachment for food economy must inevitably be met by the cry: Everybody must eat! With money, on the other hand, there seemed a better opportunity to drive home a permanent thrift lesson. So the forces that had built the bulwark round the English stomach now set to work to rear a rampart about the English pocketbook.

Circumstances played into their hand. The great war loan of three billion dollars had just been authorized. "Why not make this loan the text of a great national thrift lesson, and give every working man and woman a chance to become a financial partner of the empire?" said the savings mentors. It was decided to put part of this loan within the range of everybody—that is, to issue

it in denominations from five-shilling "scrip" pieces up; to sell it through the post office, and thus bring the new savings bank to the very doors of the people.

Again, a machine was needed; and once more, as in the case of the food campaign, a well-oiled and accessible one was found. It was the organization that had raised, by eloquent word and stimulating poster, the great volunteer army of three million men. Just as it had drawn soldiers to the fighting colors, so now did it seek to lure the savings of the people to the financial standard of the nation.

The Parliamentary Recruiting Committee became the Parliamentary War-Savings Committee, and it loosed a campaign of exploitation such as England had never seen before. From newspapers, billboards and rostrums was hurled the injunction to buy the war loan and help mold the silver bullet that would crush the Germans. It was literally a popular loan in that the five-shilling vouchers, which were sold at the post office and which paid five per cent, could be exchanged, when they had grown to five pounds, for a share of long-term war stock paying four and a half per cent. The higher rate of interest was the inducement to begin saving, and it worked like a charm.

Tribute to the efficacy of this program was the fact that more than one million English workers purchased the war loan. Through this procedure they learned—what most of them did not know before—that when you put money out to work it earns more money. It meant that they had become investors and were on the road to independence.

But this campaign, admirable though it was in scope and execution, failed in its larger purpose of reaching the great mass of the people. Though more than one million workers participated in the loan, their holdings really comprised but a small percentage of the immense total. The bulk of the buying was by banks, corporations, trustees and wealthy individuals. The message, therefore, of permanent thrift, combined with a more or less continuous investment opportunity for every man, still had to be delivered. All the while the empire hungered for money as well as for men.

Such was the state of affairs when the Chancellor of the Exchequer appointed the Committee on War Loans for the Small Investor. It had two definite functions—to raise funds for the national defense; and to provide, through the medium selected, some simple and accessible means for the employment of the average man's money.

The American Methods of Sir Hedley Le Bas

THIS committee recommended an issue of five-per-cent exchequer bonds, in denominations of five, twenty and fifty pounds, to be sold at all post offices. It was an excellent idea and was immediately authorized by the Treasury. The exchequer bond became part of the swelling flood of British war securities, and might have had a distinction all its own but for the enterprise and sagacity of one man, who happened to be a member of this committee.

That man was Sir Hedley Le Bas. You must know his story before you can go into the part he played in the great drama of British investment that is now to be unfolded. A generation ago he was the lustiest lad in Jersey, his birthplace. His feats as a swimmer were the talk of a race inured to the hardships of the sea. After seven years in the army he came to London to make his fortune. From a humble clerical position he rose to be head of one of the largest book-publishing houses in Great Britain, employing over four hundred salesmen and spending over a quarter of a million dollars a year in advertising alone.

Sir Hedley is big of bone, dynamic of personality—more like the alert, wide-awake American business man than almost any other individual I have ever met in England. One day he gave the British publishing business the jolt of its long and dignified life by taking a whole page in the Daily Mail to advertise a single book. His colleagues said it was "unprofessional"; that it violated all precedent. Sir Hedley thought to the contrary; and in vindication of his judgment the book developed into a best seller. That pioneer page in the Mail was the first of many.

Prior to the outbreak of the present war, Sir Hedley had been consulted by the then minister of war as to the advisability of getting recruits.

"Why don't you advertise?" he asked.

"It's never been done before," replied the minister.

Sir Hedley Le Bas, the London Publisher Who Taught Lord Kitchener the Power of Advertising

"Then it's high time to begin," said the hard-headed Jerseyman.

His plan scarcely had time to be considered when the great war broke. Sir Hedley was made a member of the Parliamentary Recruiting Committee and, with Kitchener, helped to face England's huge problem of raising a volunteer army. How was it to be done?

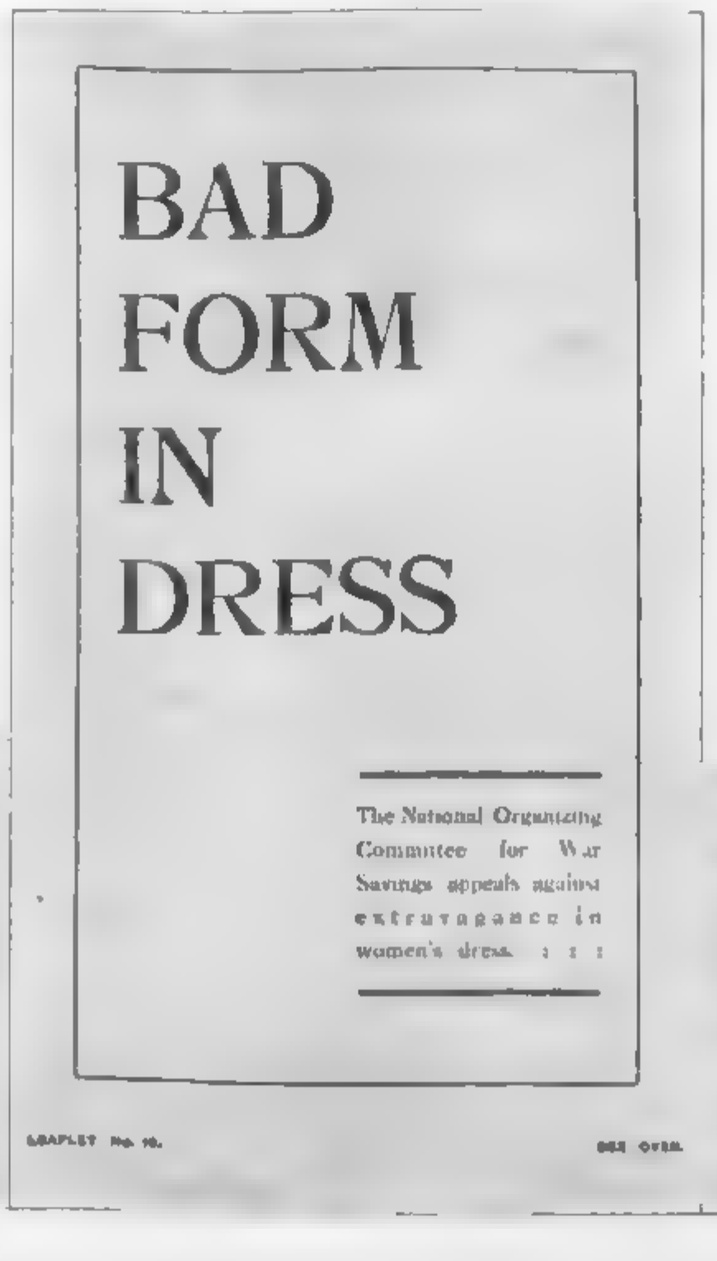
Hardly had the new war chief warmed the chair in his office down in Whitehall before Le Bas came to him with this suggestion: "The quickest way to raise the new army is to advertise for men."

Kitchener's huge bulk straightened; he looked surprised; the idea seemed unsoldierly—almost unpatriotic. But he knew Le Bas. After a moment's hesitance he said:

"All right! Go ahead!"

Under Le Bas was launched the publicity campaign, which no man who visited England during its progress will ever forget. This galvanic publisher geared all the forces of print up to the idea of selling military service. Instead of books, the merchandise was men. The most lureful, colorful and effective posters that an artist's brain could possibly conceive flashed from every billboard in the kingdom. No one escaped them.

It was Le Bas who created the phrase, Your King and Country Need You!—which went echoing throughout the kingdom and drew more men to the colors perhaps than any other plea of the war.



When the Parliamentary Recruiting Committee became the Parliamentary War-Savings Committee, Le Bas went with it. Its first job was to sell the great war loan. The Treasury officials wanted it done in the usual dignified British way.

At the first meeting of the committee Le Bas objected to this procedure. Early the next morning he went round to the house of Reginald McKenna, Chancellor of the Exchequer.

"The chancellor is in his bath," said the footman who opened the door.

"Then I'll wait until he can get a robe on," said Le Bas.

Fifteen minutes later the man who holds the British purse strings sat, clad in a dressing gown, and listened to the suggestion that revolutionized official British methods of financial salesmanship.

"If we want to sell the war loan, Mister Chancellor," said Sir Hedley, "we shall have to advertise in a big way. It's a business proposition and we must adopt business methods."

"It sounds interesting," said the chancellor. "Come to my office at ten and we will talk it over."

It was then eight-thirty o'clock. By the time he met the chancellor at the Treasury he had dictated the whole outline of the advertising campaign. The scheme was adopted. The government spent fifty thousand pounds in advertising the loan; but it sold every penny of it.

This, then, was the type of man who had sat in the six meetings of the Committee on War Loans for the Small Investor and listened to many conventional suggestions. He instinctively knew that the five-pound exchequer bond was not a sufficient bait to hook the small savings of the great mass of the people.

"We've got to make some kind of attractive offer," said Sir Hedley to himself; "in fact, we must give the investor something for nothing to make him lend his money to the country. A pound note looks big to the average Englishman. Why not give him a pound for every fifteen shillings and sixpence that he will lay aside for the use of the nation? In other words, why not make patriotism profitable?"

Official Advertising With Pep and Punch

WHEN he laid his plan before the committee, it was unanimously approved. The maxim of "Fifteen-and-Six for a Pound" was now unfurled to the breezes, and the super-campaign to corral the British penny was on, under the auspices of the National War-Savings Committee, which now superseded all other organizations as the head and front of the national thrift idea.

Though he had a strong selling appeal in the fact that he was giving the small British investor something for nothing, Sir Hedley realized that his first bid for savings must have the real punch of war in it.

What was it to be?

He thought a moment and then dashed over to the War Office, where Lloyd George had just succeeded the lamented Kitchener.

"What could a man buy for fifteen-and-six?" he asked the many-sided little Welshman, who was progressively filling every important job in the empire.

"He could buy six trench bombs," was the reply.

"What else?" queried the publisher.

"He could get one hundred and twenty-four cartridges, or ——"

"That's enough!" exclaimed Le Bas. "I've got it!"

Lloyd George looked a little startled, whereupon his visitor remarked:

"You have given me just the thing I wanted. Wait until to-morrow and you shall find out what it is."

The very next day Lloyd George and a great part of the whole British nation knew exactly what Sir Hedley got out of his interview with the War Minister, because the first advertisement announcing the new type of war loan read like this:

ONE HUNDRED AND TWENTY-FOUR CARTRIDGES FOR FIFTEEN-AND-SIX; AND YOUR MONEY BACK, WITH COMPOUND INTEREST

Do you know that every 15/6 you put into War-Savings Certificates can purchase one hundred and twenty-four rifle cartridges?

How many cartridges will you provide for our men at the Front?

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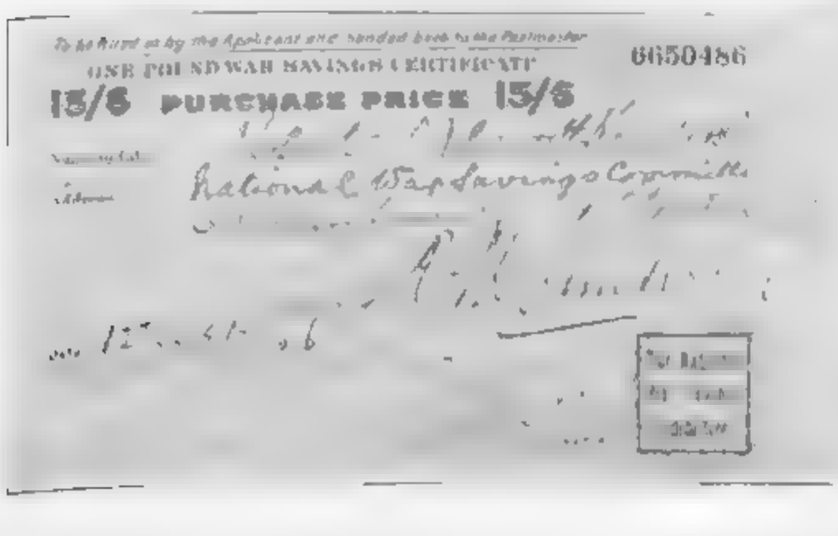
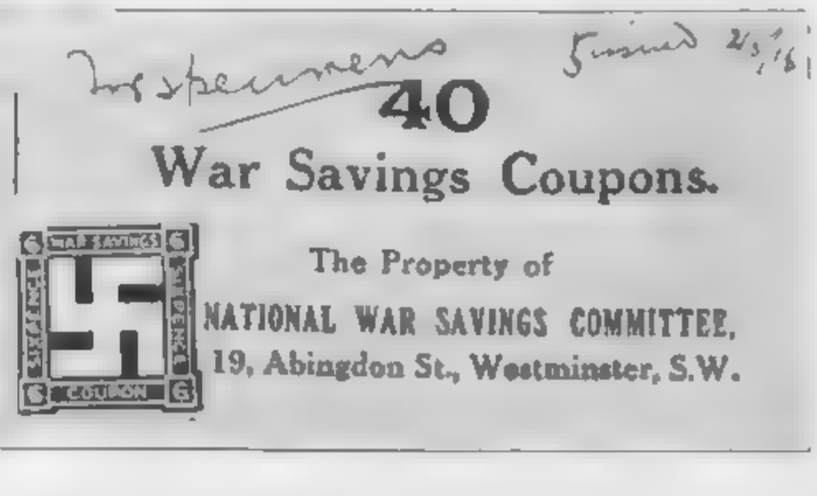




THE FALL OF NEWPORT

By John Crowfoot

ILLUSTRATED BY WILL GREFÉ

IT IS no exaggeration to say that Simon Simon's and Newport walked hand in hand for years, not familiarly as lovers in a shady lane but more like two people, with no affinity, holding hands to keep their balance while walking on parallel rails. Such being the case, it would seem that the most fashionable shop and the most fashionable resort could never come into actual collision. But they did.

The charm of a paradox lies in the fact that you never see it coming. Paradoxes know no period of incubation. They happen, take your breath away, and then dissolve into the simplest constituents. They loom neither in the future nor in the past; for, like a flare of lightning, they have only an instantaneous present. Simon Simon's and Newport collided—Newport fell. It sounds entrancing, preposterous; but, looking back, it was very simple.

Even the public at large knows that every hostess in Newport labors annually to bring forth a new idea. Some seasons are deadly barren, others are prolific; for ideas, like catastrophes, are generally born in bunches. To give birth to a blue-eyed idea when everybody else is doing it is merely to hold your own in a competitive field. But to mother a unique, resplendently new social event, in an otherwise dull expanse of pseudo festivity, is to live a self-crowned queen for a year by right of conquest.

When Mrs. Beaming, rangy in figure, hard of feature, leathery as to complexion, shrewd-eyed and big-hearted, dropped in at Simon Simon's to congratulate him on having paid back the last of the fifty thousand she had lent him to start in business she had no notion that she was taking the first step toward the throne of fashion.

"Well, Simon," she said in her sharp, manlike tone, "you have made good just as I knew you would. But I'll have to qualify that 'I told you so.' I never dreamed you'd go as far as this."

Simon's eyes glowed, he clasped his hands tight together, but said nothing.

"I'll tell you something," continued Mrs. Beaming. "Almost anyone can create a monster, but it takes genius to make a great establishment beautiful, and that's what you've done. You've kept your note. Your monster of fashion strikes a harmonious chord. When I come in here —— But let's walk round."

They got up and left the little office. Mrs. Beaming led the way. She walked slowly through the rooms, her beady eyes glancing this way and that, but her hard face remained as ever impassive.

"When I call here," she said, "I don't come into a shop to buy and run, but into an atmosphere. Your *ensemble* of lovely girls and frocks and stuffs and furnishings is like a play, only clean and untarnished. It's more beautiful than a society ball!"

Mrs. Beaming stopped talking and walking. She stood stock-still, as though she felt the first stirrings of an idea unborn.

"More beautiful than a society ball," she continued slowly as she moved on again, "because everything is regulated. Your girls have to be fresh and sweet and courteous, but with us other —— Well, guests have idiosyncrasies, and you can't always fire a guest without notice."

Something in a large glass case caught her eye. She stopped and gazed at it.

"Don't tell me that's a petticoat," she murmured.

Simon nodded. It was the first of the twentieth-century crinoline petticoats. If the word crinoline still conveys a thought of stiffness to your mind, banish it! The thing that had caught Mrs. Beaming's eye was made of crêpe de Chine, ribbed horizontally with invisible featherbone and edged with gray fur. It was so light that it looked like a reflection of a pink waterfall tumbling to a line of foam.

The Mysterious Curtain Parted and Disclosed Such a Sight as Might Well Rob the Most Blasé of Breath

"How dainty," breathed Mrs. Beaming; "how inexpressibly dainty! That's what I was saying, Simon. The whole note of your establishment is good form, good taste and beauty. I'd rather come here than go to the best show in ——"

Mrs. Beaming stopped and stared, apparently at Simon, in reality miles through him. She clutched her hand just below her heart and pressed it there. When she took it away it was to grab Simon by the arm and guide him rapidly to the privacy of his little office. She sat him down in his own chair and took another.

"Do you know Newport?" she asked.

Simon flushed.

"Only in a way, ma'am," he said. "I've heard of it."

"Heard of it!" snorted Mrs. Beaming. "Listen to the man! Hasn't it been soaked into you by the daily, weekly and monthly press till you can see it?"

Simon's face took on the intent, half-scared look of a child trying to picture heaven in detail.

"No, I can't," he confessed.

"Send for Miss McNab!" ordered Mrs. Beaming.

Miss McNab came. The three sat in triangle, and while Mrs. Beaming talked their heads drew closer and closer together.

"Now do you get the idea?" she asked at last. "A gymkhana in the morning, on the surface a sporting event, donkey races and that sort of thing—a mysterious marquee. The marquee opens just when everybody is beginning to get bored, and out troop lovely girls showing every kind of outing costume."

Simon's cuff had long been out. Now he gave a start and began jotting down notes.

"In the afternoon," continued Mrs. Beaming, "a tea—ladies only. Veranda and drawing-room. Same girls. Afternoon frocks, tea gowns, house negligée, lingerie, intimate things. At night a ball. Curtained alcove, like the one at the Midnight Rolic. Curtain parts and reveals débutantes, three-season girls and matrons dressing for the party. They'll have everything on, of course, but just their frocks and hair."

Miss McNab let go a long breath.

"Oh, Mrs. Beaming," she cried, "what a hunch!"

"Now," said Mrs. Beaming, "just one minute. This isn't going to be all Simon Simon's. That would be too crude, like deliberate puffs in newspapers. Besides, competition is the soul of good business. Lickson's, Lowman's and O'Leary's will be invited to compete in frocks, and, for coiffures, we'll pit Symone's against their most hated rival. Where you come in," she added, turning to Simon, "is that I'll give you one week's start on the field."

"I agree with every word you say, except the last," mumbled Simon, twisting his cuff round to get more room for notes. "I thank you for the week's start, but Simon Simon's doesn't need it. Tip the others off to-day, Mrs. Beaming. A fair field and no favor suits me always."

"All right," continued Mrs. Beaming; "but don't be too magnanimous. This is going to be a charity show, of course, a big entry fee from you business people and a stiff admission price for the crowd. Nobody appreciates what he gets for nothing. Total proceeds to the Shop Girls' Union!"

She arose and at the same moment the door of the office opened and revealed a large, handsome and remarkably well-turned-out woman. Mrs. Beaming looked at her twice with a puzzled frown, for she felt she ought to know anyone so well dressed. "Who is this?" she whispered to Miss McNab.

"M-ma Simon," stuttered Miss McNab. "I mean Mrs. Simon."

"Really!" remarked Mrs. Beaming. She was surprised—surprised that there was any Mrs. Simon, and surprised that Miss McNab should have the nerve to call so stately a person by the name of Ma.

"Introduce us," she commanded Simon.

He did, and in five minutes they were all telling Mrs. Simon about the birth of the great idea. She listened patiently and at the end she said, flushing at her temerity but determined:

"They can't go, John; not without me."

Simon stared at her open-mouthed, Miss McNab gasped "Oh, Ma!" and Mrs. Beaming shriveled up inside at the thought that she was face to face with a social climber.

"My girls can't go without me," repeated Mrs. Simon stubbornly, her defiant eyes passing from one antagonist to another; "not to Newport."

Mrs. Beaming's hard face broke into a sudden smile. She laid a hand on Mrs. Simon's arm.

"I like you for that," she said. "You mean you must chaperon them, and you're right. I never thought of it. Somebody to keep the girls in order while I look after our crowd down there. You and I will be the ogres."

Followed feverish days at Simon Simon's; at Lowman's, Lickson's, O'Leary's and Symone's. From some breasts went up pæans of joy, but there were heartburnings as well; for few were taken, many were left. It had to be. At Simon Simon's six girls, all manikins, were in the seventh heaven; and six more—dressers, maids and etceteras—were well up on the ladder of bliss.

First and foremost among the manikins was Marta, the beautiful. She was the model for frocks becoming to a third-season girl. After her came Pauline, thin, starry-eyed, lips half-parted and tremulous, an *ingénue* budding into lovely womanhood. Then Swarty, bright-eyed, vivacious, made to order for showing outing costumes and daring, short-length dancing frocks. Ana, the corset model, a dear girl all pink and white, was also of the chosen. She was shy as a flower—at least, she looked it—but when she smiled it was like the sunshine on dew.

These four stood supreme for beauty, even amid the galaxy that had raised Simon Simon to the level of Feldzieg as a master judge of pulchritude. Except in the palpitating heart of each there had never been any doubt of their being picked for the team. But two more had to be chosen. After many a dress rehearsal, speaking literally, the lot fell to a tall girl, dark and smoldering, and to a little thing, called Miss Long by Simon, Shorty by the girls, but who in reality had been recently and very quietly married to a youth named Pellam.

Simon worried a bit over Miss Long. He drew her aside and asked her if she didn't really mind going.

"I get you, Mr. Simon," said Miss Long, smiling up at the little man. "You think I might run into some of my erstwhile friends down there and that it would rattle me. Why, I wouldn't miss going for worlds. Why, it's one of those regular adversity-dope, story-book chances for picking winners in friendship."

"So it is, my dear," said Simon absently; "so it is." His thoughts were already in a tangle of schemes. "Send Mr. Pellam to me, please! Simon Simon's has got to tower out of this affair. We got to set a light aglow at Newport that will shine round the whole world of fashion."

At this point Mrs. Simon drew near. In spite of the fact that Miss Long was still within hearing, Simon seemed to be talking to himself.

"After Newport," he continued in a low monotone, "the press will name this corner Bedloes Island Number Two."

"I shouldn't wonder at all, John," said Mrs. Simon softly. She had acquired an equal Biblical faith in Simon and mustard seeds.

The day of days dawned clear and bright. It found all Newport in a state of excitement. For a week placards had been up stating in laconic terms that on Thursday the twelfth the gates of Tenacres' Fallow, Mrs. Beaming's villa, would be opened thrice to the public in general, at five dollars a time, total proceeds to go to the Shop Girls' Union Fund.

Nothing in this terse announcement could account for the size of the excitement it aroused, except to the initiated, which in Newport includes the colony, the ladies' maids, the ladies' maids' beaus, the ladies' maids' beaus' friends in the kitchen and, through these, the butchers, grocers and general merchants with all their retinue of families, customers and customers' families.

"Sure, anybody with five plunks and a clean shirt can have one look in. Take your choice. A Jim's-canner in the morning, tea for ladies only in the afternoon or the ball at night. But Mrs. Beaming isn't the kind to charge five dollars for a cake without frosting. Take it from me, there's a nigger worth your money in each woodpile!"

Such was the idea, variously expressed, that imbued every stratum of the Newport incorporation with the desire to loosen up. People came early and kept coming. The donkey races and etceteras that made up the gymkhana were just good enough to keep minds off the large marquee that looked quite innocent, in spite of the fact that it was connected with the house by a canvas-covered way.

In the meantime three bevies of girls, in carload lots, had been smuggled into the main premises and allotted an entire wing of the house, with a free run of its luxurious baths, dressing rooms and bedrooms and their appurtenances. While everything possible was done to keep the contingents from Lowman's, Lickson's, O'Leary's and Simon Simon's apart, there were bound to be points of contact, as, for instance, in the assembling room.

Here presided Ma Simon, sitting on a boudoir chair that was a size too small for her, and beaming with pride in spite of a mouth full of pins, on her special bevy of girls. They flocked at and round her, just like so many fluffy and excited chicks round a clucking mother hen. From her as a central point and haven they radiated, rushing here and there to peck at something they needed or might need.

When the Lickson contingent came in Swarty gave way to a sudden desire to peck at something besides hairpins or a powder puff.

"Gee, goils," she cried, her brilliant eyes falling on a highly colored maiden who had just discovered a "ladder" and was angrily changing her stockings, "look at it! There's one cert. That ain't their bathing-costume model—not if there's going to be water!"

"If you're so sure it ain't real," replied the highly colored one sweetly, "come lick my foot."

There was a general giggle from all but the Simon Simon contingent, who fastened their eyes hopefully on their fiery little champion. Swarty turned pale with surprise and rage, but she was not dismayed. She knew from long experience that she need only open her mouth and let it talk.

"One more woid," she said in tense tones, "an' I won't come an' pull your hair out. Oh, no! I'll come an' yank it off."

"Now, Swarty," mumbled Mrs. Simon placidly, through the pins in her mouth, "that's enough. The girls will think you're trying to be rude."

Needless to say, this ingenuous remark took the breath out of all further repartee. While the assembly was still staring in wonder at Ma Simon, blissfully unconscious of the hit she had made, the call sounded and the two dozen lovely exponents of outing costumes trooped out to the front.

In the meantime all interest on the lawn had been suddenly concentrated on four butlers who were roping off a square before the marquee. Within the square were scattered garden seats, chairs and sporting utensils. The head butler set up a placard and withdrew with his assistants. The placard bore a single word: "Lowman."

A moment later the flies of the marquee were drawn and six ravishing girls came out. The few men present fastened their eyes on the lovely faces, licked their lips and sighed. All the women saw nothing but animated frocks so charming that their value could scarcely be measured in money.

The Lowman girls, eyes sparkling, cheeks flushed, giggled, chatted, walked round a bit in the show-it-all manner of manikins, and at a whispered word from the head butler reluctantly sat down as he changed the placard to one reading: "O'Leary." Same play. More loveliness, more sighs, more devouring by female eyes. Came "Lickson" on the board and on the turf, and then the famous alliteration "Simon Simon" appeared.

As the girls of Fifth Avenue at Ith Street, the Simon Simon girls, the pick of all pickings, the acme, the superlative in looks, frocks and bearing of all Manhattan, stepped into the revealing sunlight, a young man rushed up to Mrs. Beaming and feverishly asked if there were any more coming.

Mrs. Beaming looked him over from head to foot. Her eye was hard, for it had not failed to remark that the gilded youth of Newport, of which this young man was the sole representative present, had done an exodus to the city on sudden business and given her show a miss in balk.

She Moved Off on Twinkling Feet as Lightly and Smoothly as Thistledown and Honey

"No," she replied coldly "No more, Mr.—er—Oliver Twist."

Mr. Oliver Twist did not stop for further parley. He rushed to his thirty-two-cylinder car, and five minutes later was at the office of a telegraph company wiring to an individual at the Harvard Club as follows:

Come back you are lapping skimmed milk the whole cream of the beauty market is here hall to-night collect friends and charter special.

By the time he returned to Tenacres' Fallow the Exit-only sign was up on the gates. He parked his car head-on to the driveway and waited impatiently for his sister. In the meantime he heard many feminine remarks and snatches of feline song.

"Well, my dear, that settles Mrs. Durning-Brown."

"Yes, I suppose she was beginning to think she would carry off the palm leaf, with that silly young count she has staying with her."

Next: "All I can say is that Mrs. Beaming deserves it. What an idea, my dear. Who could have suggested it to her?"

Next: "You know, my dear, I congratulated her and asked what was coming at tea time and she said, 'It costs five dollars to see!'"

"Really? Quite clever. You know, they say old man Beaming paid for Tenacres' Fallow at poker."

When Mr. Twist's sister succeeded in breaking away from a group of excited friends and took her place beside her brother, she thought she was going to sit quietly and dream over what her eyes had seen, but she counted without her host.

"Say, Betty," broke out Mr. Twist as he threw in the clutch, "you know I've always loved you. Put on your thinker and tell me how I'm going to get in on this tea!"

"Why, Oliver!" cried Betty. "Don't be absurd! It's impossible!"

"Never heard of impossible," grunted Mr. Twist. "Look here, Betty, just to let you see how far I'm willing to go, I'll—I'll shave off my mustache."

"Would you really?" said Betty wonderingly. "But it can't be, old boy. Just knowing you were there would make me blush—perhaps."

"Sure it would!" cried Mr. Twist. "That's why I want to go so bad. We've got the same hunch."

Betty glanced speculatively at her brother's handsome face, but she did not quite hesitate.

"No," she said in a tone that Mr. Twist knew was final. "Not if I know it. Not with Mrs. Beaming, old boy."

"Oh, all right," said Mr. Twist sullenly. "I'll fix you and Mrs. Beaming too."

"Go as far as you like," replied Betty amiably, "but all on your little own."

Mr. Twist did not succeed in attending the tea, simply because he did not try, or so he persuaded himself, but all that he heard about it made him regret that he had not made the necessary effort. Betty did not deign to describe to him what had happened. He got his comprehensive idea of the marvels in undies, nighties and petticoats that had been shown by eavesdropping on a voluble post-mortem, undertaken by his sister and three girl friends in a vine-covered corner of the veranda.

In the meantime what of the troupe, the main actors in the three-act continuous performance that had sprung a high pitch of excitement on the morning and had kept it climbing ever since? By evening they were tired. The pace had begun to tell, for it is not easy to remember that you are not a human being but a doll, and act like one, for hours at a stretch.

Consider whence these girls had come—from crowded family flats, East Side tenements, the purlieus of Brooklyn and the Bronx—consider their accustomed air, and then imagine them transferred to one of the most luxurious establishments in Newport, hurled bodily into the very eye of fashion, ordered to keep their nerve and the fixed smile of the human clothes rack—and doing it by the hour!

Mrs. Beaming Felt She Ought to Know Anyone So Well Dressed

By seven o'clock lips that had been cherry-red were bloodless, and there were faint blue shadows under feverishly bright eyes and thin lines like parentheses round tired mouths. But not one of them thought of food or rest. How could anybody think of a nap or sitting down to pork and beans, with the harps of heaven just tuning up and calling to all angels to array themselves in evening clothes and glory!

Ma Simon could think of it. She could not only think but do. No resplendent future could blind her common sense to the present. She did not see individuals; her eyes merely took in all the youthful flesh in sight, still dainty as to person but awfully tired. Her big heart opened and smothered the whole excited lot—Lowman, O'Leary, Lickson and Simon Simon—to enforced rest.

She made them take off their outsides, laid them out by threes on the big beds and sent them in squads to the four bathrooms at her disposal, for a cold shower. Then, with a wisdom born of her own remembered youth, she fed them lightly on chicken salad and tea and thin slices of buttered bread.

By nine o'clock youth came back into its own, lip pencils and rouge pots were forgotten, eyes sparkled healthily and tongues began to rattle. Ma Simon waved on the dressing brigade and promptly subsided into a corner.

Mrs. Beaming's ball was announced to begin at half after nine. Contrary to all precedent, people came in shoals at the exact hour mentioned. Such a spontaneous compliment had not been paid to a Newport hostess in the memory of man, and for once Mrs. Beaming looked her name. She knew herself famous and, even at the moment of realization, her cup of content overflowed with the arrival of twenty-three of the most gilt-edged young men known to society, headed by the youth she had unkindly dubbed Oliver Twist, in the morning that already seemed so long ago.

The band began to play and the guests to dance, but it was a weird festivity, tense and absent-minded at the same time. Across the great archway that connected ballroom with drawing-room hung a vast, mysterious curtain. Thoughts could not altogether leave it, eyes wandered from it only to return. The assembly was too well-bred to kick at the long suspense, but it could not help letting go a stupendous collective sigh when the grandfather's clock in the hall intoned the hour of eleven.

How did the crowd know that things were going to begin to happen at eleven? Telepathy—and telepathy was right. Even as people stood in their tracks and gazed toward the mysterious curtain, the veil parted and disclosed to view such a sight as might well rob the most blasé of breath.

Mrs. Beaming's drawing-room had been stripped of its usual furniture and rugs. Its waxed floor shone like a mirror and reflected, as in dull mahogany, a lovely burden of intimate womanhood and boudoir fixtures. Dressing tables, cheval glasses, spindle-legged chairs and cretonned couches were everywhere, and before them, on them, stood, sat and reclined, in profile, full-face and back view, dressers dressing and dressed—the most entrancing, palpitating and fragrant collection of exquisite pulchritude that ever dazzled the eye of man.

Can you see Marta, framed in a tumbled shell of azure-blue peignoir, Marta the beautiful, full-throated, supple, with soft, cowlike eyes and the face of a Madonna, a skin the color of milk touched by sunshine, and breathing from every pore an aura of calm perfection, having her dusky hair done into a crown upon her molded head?

Or Pauline, thin, starry-eyed, lips half-parted and tremulous, excited and rapturously dreaming herself into her own belief and the general conviction that she was indeed a young girl, budding before a thousand eyes into the throb and the exultant glory of her first party? Or Ana, the corset model, the dear girl all pink and white, shy as a flower and with a smile that was like dew in the morning? Can you see her tremble with delicious fright as, fully coifed and lightly powdered, she rises, lets slip her satin mantle and stands revealed, a veritable vision of apple blossoms? Oh, youth! Oh, lovely youth!

Multiply these superlative reveries of a bachelor by eight, add charming maids and *coiffeuses* with swift, sure fingers, note the hair of every shade that billows to the brushes. See the girls rise, one by one, each an Aphrodite from a foamy sea of dishabille, and raise bare arms to take the final accolade of dress.

What is this ultimate consecrating touch? A film of green, a mist of blue, a gossamer web as light as air—in heavier words, the evening frock. Crushed in a man's hand, it can be palmed with thumb and forefinger. It will pass double through a wedding ring, but—oh, little thing of great power—it costs as much as a trip round the world; and though transparent, with it a woman is dressed, without it she isn't!

By common consent the throng had pressed back to the walls of the ballroom and left the vast floor clear. Never was audience at drama more held by long suspense or more intent on not missing the least bit of the show. Strange to

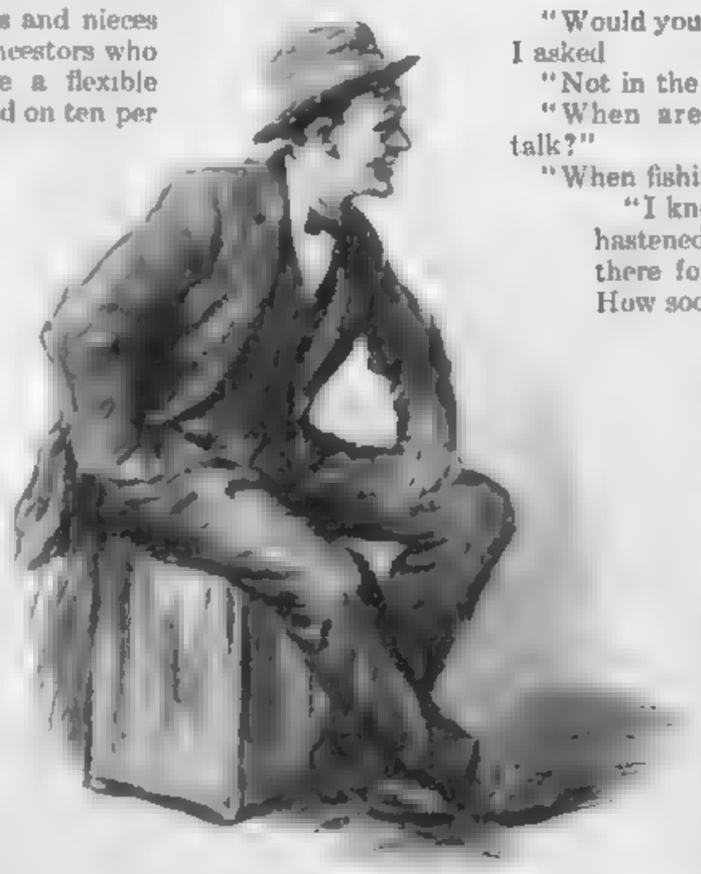
(Concluded on Page 44)

IF A MAN FAILS SEVEN TIMES

By William H. Hamby

A MAN may succeed with a small chin or none at all. He may have pale-blue eyes that never snap or flash and still accumulate enough to make his nephews and nieces interested in the number of his ancestors who died under fifty. He may have a flexible thumb and yet keep a strangle hold on ten per cent, net. Though his forehead may beat a hasty retreat from his eyebrows, his eyes may glare at Bad Luck so fiercely that it will take to cover in sheer fright.

There have been men who lacked every bump of success on the phrenological chart, every expression in physiognomy, every line in palmistry, born on Friday under the worst combination in astrology, bitten by a black cat on the thirteenth—men of every color, size, shape and age—who have yet succeeded. But there are a few mental traits that mark any man as a failure. And half a sentence, a movement of the hand, an inflection of the voice, may index these traits to an astute reader of men. It was through a glimpse of one of these that I got this story.



I Started Out to be Agreeable

I was visiting Jake Rogers at Hilton. We were on the porch in the early evening when a man passed, on the way home. Someone had dropped the lid of a small pasteboard box on the edge of the sidewalk. The man kicked at it as he passed, and missed it. He went on a couple of rods, turned round and came back, and kicked that lid off the walk.

I laughed. Rogers had not noticed it.

"That man," I remarked, "is a reformed failure."

"If he ever was a failure he is certainly reformed," said Rogers. "He is the most successful man in Hilton to-day. I'd rather take his judgment on a business proposition than that of anyone else I know."

"Where is his office?" I asked, and made a note of it; I meant to know that man.

I liked Steve Ellery the moment I entered his office next morning. He had a flexible mind. A certain type of beloved failures have flexible minds; but it is the flexible mind, not the failure, that makes us love them. It is very hard to feel enthusiastic toward a man whose mind is completely shut in by a wall of thoroughly dried potter's clay. Jugs are useful; but I always suspicion the contents.

"How many times have you failed?" I asked almost immediately.

Ellery laughed. "I'll have to count."

"Would you mind telling me all about it?" I asked.

"Not in the least," he replied.

"When are you in the best mood to talk?"

"When fishing and they won't bite."

"I know exactly the place for us," I hastened to say; "I've been fishing there for years and they never bite. How soon can you go?"

It was a lazy, warm afternoon in October when we sat, with our backs to a hickory tree, beside the creek and he told me the story of his failures.

We usually think of failure as a lack of success—a negative something, like cold, which is the mere absence of heat. But it is not. Failure has a substance and personality of its own, even more definite and active than the old-time conception of a fork-tailed devil.

Failure is a weed that grows when you let things go.

I achieved my first failure on the farm. I am right well pleased that it took me five years to do it, for I had every example and opportunity to help me to a quick finish. My father was a failure on the farm before me; so were my Uncle John and my brother Jim—and all the neighbors—only, they owned their land and could not quit.

If I had followed any of their examples I could have failed in two or three years and had it over with. I skipped round, picking what I thought were the best qualities of each, and hence lasted five years. But when I got done it was a thorough job—a failure that would make a capital front page for any textbook of bad examples.

Did you ever notice, anyway, that following examples is like trying to raise an orchard by tasting apples on other men's trees? You learn which is good and which is bad, but it does not produce any permanent fruit of your own.

For instance, I noticed that Sam Scott failed because he bought every piece of new machinery he saw—went in debt for it, and then left it out in the field, where the rust and eight per cent corrupted it and swallowed it up. Hence, for one year I would not go in debt for machinery—got along with a one-horse harrow, an old waggly plow, and a wagon whose tires came loose every dry spell.

Then I got to noticing that Bill Jones failed because he did not buy any machinery at all. So the next season I bought machinery moderately. But I got to watching Tom Andrews, who bought machinery about right—and also failed.

A man on a farm learns very slowly. Any man does who depends solely for his knowledge upon what he gains from experience in his work. To begin at the bottom may be a good way to work; but it is an exceedingly tedious way to learn. Observation is the best way in the world to verify knowledge; but it is the slowest way in the world to get it. I can go over to that shoe factory in Hilton and learn more with my brain about the shoe business in thirty minutes than I could in a month as an ordinary laborer at one of the machines.

I soon discovered that most of our farms were run like a certain type of moving-picture play in which there is a lot of action but very little plot, and the producer depended solely on the speed of the actor for getting results.

The farmers round me—many of them have changed now, for that was twenty-four years ago—took a sort of stiff-necked pride in having learned by experience all they knew. And it was not a strong recommendation for experience.

I was a pretty fair observer, I think, and had the rudiments of a reasoning faculty; but, like those round me, I depended upon my own experience and the experience of my neighbors for my knowledge of the science and business of farming. I did not read much and thought very little.

Every son of Adam among us went on failing year by year, and always gave a plausible reason for it: The drought ruined the corn; the hail spoiled the wheat; the frost killed the peaches; the bugs specked the apples; a freshet devastated the bottoms; an oversupply ruined the market. Why, a farmer can supply more alibis in one year than a snitch lawyer can invent in a lifetime!

I had leased an eighty-acre farm for cash rent—three dollars an acre. I went in debt for a team and such meager tools as I absolutely required. The first season I got one hundred and sixty-four dollars' worth of corn, forty-two dollars' worth of oats, and enough small truck to eke out my rent. But I had nothing left to live on, and hired out at odd jobs during the winter to carry me through.

Johnson, a mile down the creek, made a good thing that year on ten acres of potatoes.

I decided next year to raise potatoes. Now right here is the trouble with mere observation; here is the limitation of a mind educated merely from the soil up to the cross fence—his mind does not compass a thing; does not go out and seek verification in other experiences. It would have taken a score of observations of the sort I made to have given me the information my mind ought to have gathered in a few hours' thinking.

Why did Johnson make money on potatoes that year? Was it a lucky season? A lucky market? The variety of potatoes? The time he planted them? The way he sold them? The sort of soil he planted in? Could I duplicate these? Would the same combination succeed this year?

But I did do a little of this thinking. I had observed Johnson make money on potatoes. So I planted ten acres. Borrowed one hundred dollars at the bank to buy seed—and in the fall sold sixty-seven dollars' worth from the crop. Bad season? Why, yes. Did not get them planted at the right time? Probably not; but it was at the same time Johnson planted his.

I tried oats on forty acres the next year—and the rust spoiled most of them. I planted it in corn the third year and got a fair crop—and a low price. I sowed the whole eighty in wheat the fourth fall. It made a pretty fair crop for that section—about twelve bushels to the acre.

I Was Not a Success as a Banker, But the Directors Were Not Either; So They Did Not Know It

The last two years I had been conscious that something was wrong with all of us. I had been seeking outside information—reading, and corresponding with farm experts. I had begun to think round and above and ahead of my work. My observation was being directed instead of allowed to rove, until something accidentally struck my eyes.

One day I noticed that a leather strap which buckled the harness together was worn nearly in two. It was a matter of five minutes' work to get a piece of leather and cut another. But I did not have time just then. There were other things to do. I noticed it several times afterward; but—it still held.

I was driving the binder in the most rushing time of harvest when that thing broke. It was half a mile to the barn. I searched my pockets for string to piece it up; but had none. I went to the house and got a piece of string, and came back and started to punch holes in each end of the leather strap to tie it together. The knife shut on my finger and cut it so I had to tear up a handkerchief and bind the cut. Then I went angrily at the mending and broke the little blade of my knife. Well, I had to go back to the barn and hunt for another substitute for that piece of leather. I lost at least five dollars by that delay—but I had saved three minutes' time for some trivial chore.

And once, I remember, a neighbor offered me fifty cents if I'd drive by and take a few bushels of wheat to town. It would take three or four hours extra. I refused. I would not spend that much time for fifty cents. But I was going, anyway, and was not doing anything that day of a productive sort—I lost fifty cents instead of saving three hours.

It was observing a few things like this which made me finally realize that we were not failing because of droughts or freshets, or bugs, or bad soil, or poor markets. We were failing because we harnessed up our bodies every day and put them to work—but turned our minds out to grass!

If I Were a Greenhorn Farmer

NO MAN can farm successfully by rule. He has to do a lot of thinking and do it on the spot. He needs a mind that can be adjusted to every varying condition, and he needs it with him every hour. There are times when a farmer can profitably spend half a day in saving a quarter, and other times when he cannot afford to spend an hour in saving two dollars. So he can follow no inflexible rule.

I saw one of my neighbors go to a store at planting time for two bushels of seed potatoes. The merchant told him they were eighty-five cents a bushel, but if he would go to the car unloading at the switch he could have them for eighty cents. The farmer, with his valuable team and wagon, drove a mile to the switch and a mile back—taking nearly an hour of the busiest time of year—to save a dime.

Now that farmer had got the saving habit fixed in his mind in such a way it blocked the daily exercise of his common sense. Bill Crocker, down the creek from me, always drove to Bendersville, six miles farther than Eldon, to get one cent a dozen more for his eggs—and Bill never in his life marketed more than fourteen dozen eggs at a time!

There is only one inflexible thing a man can afford to keep in his mind—and that is a purpose to get results. If a man will set himself to that resolution—and then turn an open mind upon the job of finding ways—ways may always be found.

If I were starting life on a small farm again I would, first, sit down with the agricultural reports of my state for the past ten years. I would figure the average price brought by the five or six crops that could be grown on my land. Then I would figure the average yield of each on soil similar to mine; estimate the cost of seed and daywork.

Next, I would select the two crops that showed the greatest profit. I would plant a few acres of my land in vegetables and stuff for family use; the rest I would divide between those two crops, alternating as the soil required. I would study those two crops—how to fertilize the soil for them; how to prepare them for market; and at what market I could get the best prices. And I'd stick with those crops until I got big yields and profits.

At the end of five years I had thought out a good deal of this. But, also, I saw I had come to the end of that long, hard period of toil, and had—to show for it—one blind horse, another with ribs showing, two rusty plows, a cow not noted for the quantity or richness of her milk, and six shotes; and I owed one hundred and thirty dollars at the bank.

I believed I saw the way to success; but I had failed for five years, and decided to quit. Which proved that I had the prime element of failure in me—to quit a thing as soon as I had learned how.

I bought a grocery store for ten dollars. I learned afterward that was five hundred dollars too much. The store was owned by another ex-farmer who had run so far behind that he was afraid the debts would take his unsold farm. So he unloaded the stock and accounts due him on me for ten dollars and a promise to assume the store's debts. I found both the stock and the accounts so old they were musty; but the bills payable were alive.

I did not know anything about the grocery business, and the only excuse I had for going into it was that I knew less about any other business. Farmers who want to escape or retire from what they term work run to grocery stores like ducks to a puddle of muddy water in the middle of the road. And a grocery store is usually about as fatal to a retired farmer as Bright's disease.

But I was young and full of enthusiasm, and had begun to think actively in the middle of my brain. The mental activity had not yet spread to the outskirts of my cerebrum; but I was learning that though twice two means four, it does not always mean four dollars.

I started out to be agreeable. If my store had been lined with those foolish cardboard mottoes—We Intend to Please!—it would not have been any plainer than it was in my face and voice.

And I did please—both the salesmen and the customers. And you know what that meant. When a man pleases both those he buys from and those he sells to, there is going to be red ink in somebody's daily balance. There are two sides to the pleasing business, and one side means wrinkles in the face of the credit man and a job for the sheriff.

The first thing I did was to get rid of the old stuff. Among the rest I found about three drayloads of Norwegian sardines that evidently were canned soon after the discovery of the Scandinavian Peninsula. I piled them on a big box in front of the store and put out a card:

CAT FOOD ONE CENT A BOX

After I got rid of all the old stuff that was not safe to send to regular grocery customers, I began to buy. I had two bad qualities for a buyer: I did not know what I wanted, and I wanted to please the salesmen; I let them persuade me to buy a lot of things I did not need, and very much more of things I did need than my trade justified.

It is a wonder I lasted three months, and I should not have, I suppose, if the wholesale houses had not considered a fresh greenhorn a better risk than wilted stock.

But agreeableness, even when accompanied by weakness, is not all to the bad. My desire to please, my enthusiasm and my persistent efforts at advertising gathered in some first-class custom. Alas, it also gathered some thistles, who stung me every time I reached for a pencil. And my desire to be agreeable and accommodating to the salesmen, though overstocking me the first month, also saved me for several months.

I Would Not Go Back to a Job So Long as I Had a Dollar Left

The store, though slow, had somehow met its bills; and after I took hold I got enough out of the clean-up sales to meet the most urgent accounts the first month. Hence I had fair credit for sixty days. And during that time several of the grocery salesmen learned to believe my enthusiasm and the desire to learn might pull me through. Several of them really became my best advisers; and one, a flour salesman named Brent, with whom I had become friendly, rescued me from early and ignominious failure. At the end of three months I had bills aggregating seven hundred dollars that demanded immediate attention.

I sat at my desk after closing time staring at them. I had about three hundred dollars in perfectly good accounts that I might collect on emergency; but if I pushed them I would lose a lot of those customers. I figured over it until the sweat oozed from the roots of my hair. Failure in my first business venture looked bad. It would follow me and hamper me for years. Besides, it hurt to feel, after doing one's best, that a fellow could not make good.

Someone was rattling the front door. We had a strict closing agreement and I went forward prepared apologetically to turn away some late customer. But it was Brent, the flour salesman. He handled the Golden Grain flour, the most popular brand sold in Eldon.

"Up against it?" he asked, shrewdly reading the look on my face.

"I'm afraid I am," I admitted.

He came back and sat down with me at the desk, lit a cigar and offered me one.

"Ellery," he said, "you are one of the best chaps I do business with. I hate to see you fail. All the boys do. Now I'm going to break all sorts of good rules to give you a lift. It'll about lose me my job if you fall down on it. And keep it under your hat, anyway."

Three Hundred Per Cent Loss

"I JUST got in on the Local. There are four stores here that handle our flour. I got a wire that, beginning tomorrow, Golden Grain flour goes up twenty-five cents a hundred. And it will take another jump inside of thirty days.

"Now I am going to sell you two hundred thousand pounds of flour to-night at the old price—and I'm going to skip out on the nine-o'clock train without having had time to see any other grocers.

"That flour will be here in four days, and you can sell every sack of it at the car to these other merchants at twenty-five cents advance.

"Will that help?"

It did help so much that I kept the grocery store going for over a year, and finally got a man to give me five hundred and twenty dollars for it—provided I would pay off five hundred and fifty dollars of debts.

That was a three hundred per cent loss on my original investment. Not bad for a year's work, was it?

Well, there was no doubt about my failure; but, nevertheless, I had learned in the process two very important things—perhaps the most important things about the grocery business: how to buy and how to deliver.

The first few months taught me that my customers, rather than the grocery salesman, should determine the stock I bought—my customers and advertisements.

For the staples I depended upon what my people wanted. If several called for a certain article or a particular brand, I put it on my order list. If only one customer called for it I asked whether she used it regularly, how much she used, and whether she desired that I should get it for her. If it was a promising customer I got enough of that article to supply her orders—and a little over with which to experiment on other customers.

For new lines I studied the advertisements in magazines and papers. I watched closely the announcements of any new food products, or any new style of package or method of preparation of an old product. These advertisements I clipped and pasted in an Experiment Book. If one sounded good I wrote direct to the manufacturer and told him I was a young grocer and wanted to be progressive; but I could take few risks. I wished to try his product. If he would send me the best printed advertisement he had of it—and two

packages—I would put them in my window. If they sold I would place an order and add his product to my regular stock. If they did not I would return them within thirty days. In this way I tried out, without expense, a score of new articles and made good runs on six of them.

I also learned that the most expensive thing a grocery store can keep is a cheap delivery. I learned it thoroughly. One morning Mrs. Craydon ordered one dollar's worth of sugar, to be sent on first delivery; she was canning fruit. The half-wit I employed at twelve dollars a month took it to the wrong house. Mrs. Craydon lived at the edge of town, and the delay in correcting the mistake spoiled a dozen cans of fruit and lost me permanently a good customer. That was only one of a score of good customers which bad deliveries lost me. If I had a grocery store now I would put the best man in the establishment on the delivery wagon—a man tactful, agreeable, and unfailingly punctual and careful. I'd pay him about twice the usual wages and deduct one dollar for every mistake he made.

But the best thing I learned was how to smile and refuse. I am sure I could run a grocery store now and not buy from a good salesman what I did not want, or sell to a bad customer what he did want. And I could do it pleasantly. No man can succeed who has to get mad before he can say "No."

While drifting round in a nebulous state of uncertainty, filled with chaotic despair from my last failure, I met Clark Burton, who convinced me I ought to go into the life-insurance business. He was a fellow who convinced you rather than persuaded you. He made you feel it was folly not to accept his directions.

Burton had the general agency for a life-insurance company, and his favorite insurance was a twenty-year tontine policy. He started me out with it at once.

I think I have never failed more signally at anything than I did in the insurance business—or learned so much. But I did not know I was learning at the time, and it was no comfort. What I learned chiefly was how not to deal with men! And I learned at least twenty good ways not to do it.

I am going to tell you a secret. I have told it before, but it is still a secret, because nobody ever believed it. If you ever mention it in Hilton they will laugh you out of town. Here it is: I am awfully timid.

I have always had an instinctive reluctance to approach any man on my business, no matter what it is. For many years I could not broach a business proposition without my heart beating too fast and the blood getting hot in my head. I have learned since that nearly all men are afraid of each other. Not one in fifty meets his fellow man with an absolute sense of ease and self-possession. There is either a note of apology or a note of bluff in his approach.

The Stuff Success Is Made Of

SO, YOU see, it was torture for me to corner men and try to persuade them to take insurance; and that was what I did—I tried to persuade them! I put them on the offensive and I took the negative side, trying to meet their objections. I did not know it at the time I was doing this, but I saw there was a difference. I watched Clark Burton. He could have the hardest sort of case apologizing in five minutes for having lived so long with his family unprotected by insurance. Yet I could not quite locate the secret of his success and my failure. He knew, and tried to cure me; but that was one place he failed.

I avoided as much as possible men who were busy and brusque; who said right off the bat: "No; I don't want any more insurance"; or, "Haven't time to talk to you." I know now that those were the very best prospects. They were the sort of men who instinctively know they are subject to influence and put up a bluff exterior as a guard. If you break through and have anything of real value you nearly always get them. I also discovered, to my loss of endless time, that the man who is almost persuaded at the very start never buys.

One thing I learned—and I knew at the time I had learned it—was that impressions on a man's mind do not last long. Persuading him is like writing on the sand; and if you do not get his signature before the next tide you will probably never see his autograph.

The very best prospect I ever had—one that would have paid my board for six months—I lost on this account. I had put in some good work, and he really wanted a ten-thousand-dollar policy. I had him within two feet of signing the dotted line on the contract, but suddenly became afraid that if I pushed him further he would say "No"; so I weakened and suggested:

"Well, think it over; and I'll be back to-morrow."

Of course I never wrote him; and that one experience tells you the whole story of my failure in the insurance business. Whenever I did venture to talk insurance to a busy man, a man of dominating personality, I always got scared and talked fast so as not to use up much of his time, and became confused and embarrassed.

I had a long string of promising prospects, but lost all of them but one. In three months I wrote just one insurance policy. Lack of self-confidence? No; that is not quite it. I have seen men, so full of self-confidence that even modesty's shadow would feel crowded in the same field with them, who failed utterly.

If you are playing golf and say to yourself: "Now, I can hit the ball; I'll get my feet just right and hold my club just right—and I'll land a three-hundred-yard drive." Do you? Not much! You fail as humiliatingly as if you fidgeted and feared. It is when you do not think of yourself at all, but keep your eye on the ball and drive, that you land on the green.

That is the idea in insurance or anything else. It is confidence in the thing you are doing rather than in yourself.

If I could have forgotten R. T. Clawson—forgotten that he was head of the biggest concern in town, that he was very busy, that he had a prejudice against solicitors; if I could have forgotten that I needed a commission, that I was scared, that I was intruding; if I had only known I had a good insurance policy, and that it was a good investment for R. T. Clawson, and that certain figures I was going to arrange would prove it—why, then I could have written more insurance than even Clark Burton!

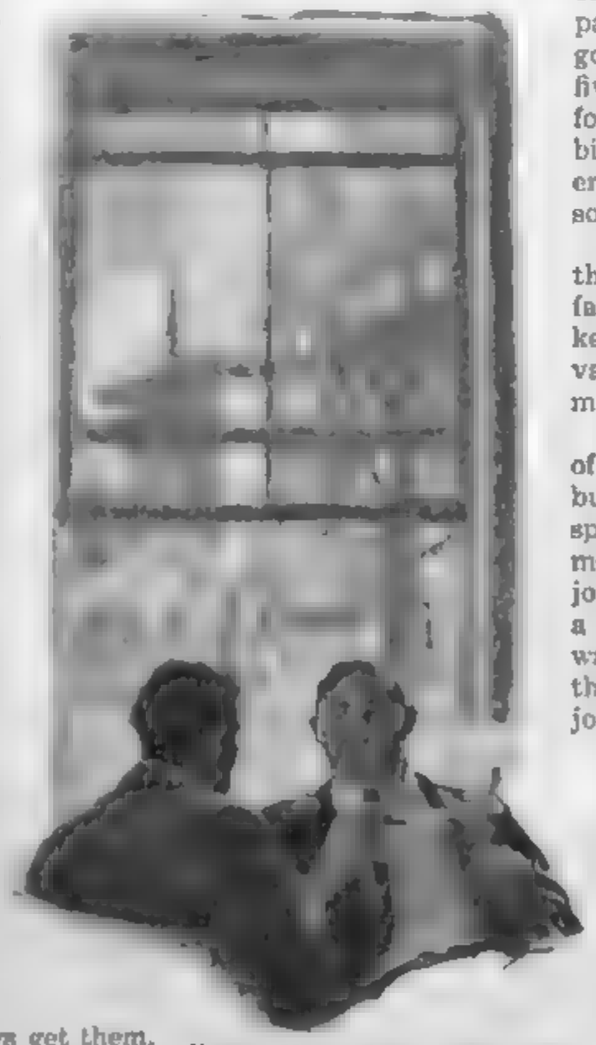
It is that sure yet unassuming frame of mind which enables a man to meet his fellow men—all of them—without either apology or bluff, and gives him his certain hold on them. That is the frame of mind which convinces and wins at the same time. In any occupation it has such sure confidence in what it is doing that other men are immediately interested and speedily have the same confidence.

How to attain it? That is a matter of growth. It is, in fact, success itself. I think the best definition of success I ever heard was given by Anna Howard Shaw:

"Success is to be able to look God in the face without fear, and any man in the eye without servility."

Life does not consist in possessions, but it subsists on them. And when a man fails in business for himself he has to go to work for somebody else; for, no matter how much he loves to be his own boss, he must earn something on which to live.

I tried, first and last, a feedyard, a bookstore and a sewing-machine agency; ran behind in each, and went out to work on a salary until I had paid up. Then, as soon as I got a little ahead—twenty-five, fifty, a hundred, once four hundred dollars—my ambition and love for independent ownership drove me into some other small business.



"How Many Times Have You Failed?" I Asked

I was a fair employee; but the qualities that made me fail in my own enterprises kept me from any signal advance in other men's employment.

At thirty-three, after one of my periodic ventures into business for myself—I took sprees in business as some men do in alcohol—I got a job as assistant cashier in a bank. After two years I was promoted to cashier. At thirty-eight I still held the job and had saved up twenty-two hundred dollars. I was not a success as a banker, but the directors were not either; so they did not know it. I learned to play safe, and we drifted along, making fair dividends in spite of our failure.

We are inclined to think that any profit is success—any loss failure; which is not at all true. A man may have so much capital, so much land, such a solid location, that, in spite of his own failure, it will bring in a profit. On the other hand, a man may make a thing work—may put through his plans successfully—and really lose money. In spite of this loss he may be a success, provided he is not working entirely for money. If a man has to have money, is working solely for money, of course he is a failure if he does not get it.

And, in the main, I believe any sort of success ought to be at least self-supporting. I haven't much tolerance for that stock alibi of a failure: "I can't bear to commercialize my talent." With very few exceptions anyone who does good work of any sort—in art, science or commerce—ought to be able to realize at least sufficient returns from it to live and carry on his work. Of course there are many individual exceptions to this. All of us at times do, or ought to do, things that do not make us money—that even cost us money. But in the general plan of a man's work he ought to be able to figure a financial profit, even though his work be in the service of the high gods of art.

The time was ripe for me to venture again for myself. Luckily the old saw about the burnt child fearing the fire is not a permanent condition, else the child would live a rather chilly existence during the rest of its life.

And the disposition to go to work time after time, in spite of all other disastrous ventures, was really the one element of success in my make-up. It is the man who never feels that the book is closed and the final account rendered who ultimately gets most success and enjoyment out of life.

I was getting nowhere in the bank. True, I drew one hundred dollars a month salary, and had saved up a little; but that did not satisfy me. I believe in contentment; but it ought to be contentment in one's best endeavor and not in any degree of results. Contentment should be a progressive thing; a feeling that to-day I did my best under the circumstances, and not a feeling of "Oh, well, I have three square meals and a warm bed; it is enough."

If a man is by nature intellectually and physically adapted to hod-carrying he ought to be content and happy with a good day's work of brick and mortar landed on the building. But to preach to a man of soaring fancy, of quickened wit, of refined taste, that he ought to be content with two rooms and enough groceries to scotch Nature's hunger is the rankest rot. No man should be satisfied until he finds a niche where his best talents can be developed and used successfully.

I quit the bank and took a contract to furnish a new railroad, building through our town, three hundred thousand crossties, at forty-eight cents a tie. I had no timber or any logging equipment, but I was determined to start something; and this looked promising.

A Deal in Crossties

MOST of the good tie timber within reach was being worked by the owners; but I found a large tract about eight miles from town that was well covered with young white oak and post oak. I contracted for the timber on this at five cents a tie. Next, I organized a logging camp and advertised for tie cutters. Work was scarce and wages low at that time, and I had no trouble in hiring fifty woodchoppers. Some of these lived in cabins on the hills near the tract; others brought tents, or slept and cooked in the woods under brush shelters.

I agreed to pay the cutters fifteen cents a tie. The hauling from the nearest edge of the tract would cost ten cents, and from the farthest fifteen cents. Thus, I could deliver the ties at an average cost of about thirty-two and a half cents. Allowing two and a half cents for incidentals, that would still leave a profit of thirteen cents a tie, which meant thirty-nine thousand dollars on the whole contract. It looked easy; it looked good. It was good, but not easy. And a man with the mental habit of failure can spoil the best of opportunities.

I did not know how to handle men. I was too easy on some and too hard on others. I could not be impersonal. You may condemn as much as you like the impersonal and exacting attitude of an employer; but in the long run it is the only road to both his success and the greatest good to his men. Special and unregulated favors in business cannot last if the business is to last. This does not mean that an employer should be a heartless tyrant, devoid of feeling; but, both for his own sake and the sake of the other employees, he must hold each man to a standard of work.

In order to keep my help I had to pay them every week. It was impracticable for me to keep track of each man's cuttings, and wait until the ties were hauled and accepted by the railroad's inspector before I paid the choppers. So I had to pass on the ties daily. Here was a chance for endless argument and bickering with my woodsmen, and a chance for my weakness to show a loss.

For first-class ties I was to get forty-eight cents; for second-class, or culls, twenty-four cents. Though the general specifications were simple enough—the ties to be sound, fairly straight, of a certain size, hewed on two sides—yet there were points for difference; and I found that the inspector's judgment and mine often varied. He culled some that I accepted and accepted some that I culled; and there were more of the second class than the first.

My management of Ike Saunders illustrates my weakness. Ike was a long, shambling hill-billy, with melancholy eyes and a drawling voice. He had seven children and a wife suffering from rheumatism, and they lived in a one-room cabin across the valley. Ike never protested. If I had culled every tie he cut he would merely have slumped his shoulders a little lower and plodded off home with sixty cents instead of a dollar and twenty, and felt, in a dull way, that life was somehow a period of depressingly hard times.

I always hedged on Ike's ties. A knot on one of them did not look so big as on another cutter's. I could persuade myself that a crook in a white-oak tie which Ike cut was

(Continued on Page 34)

SHOESTRINGS

By Maximilian Foster

ILLUSTRATED BY MAY WILSON PRESTON

XII

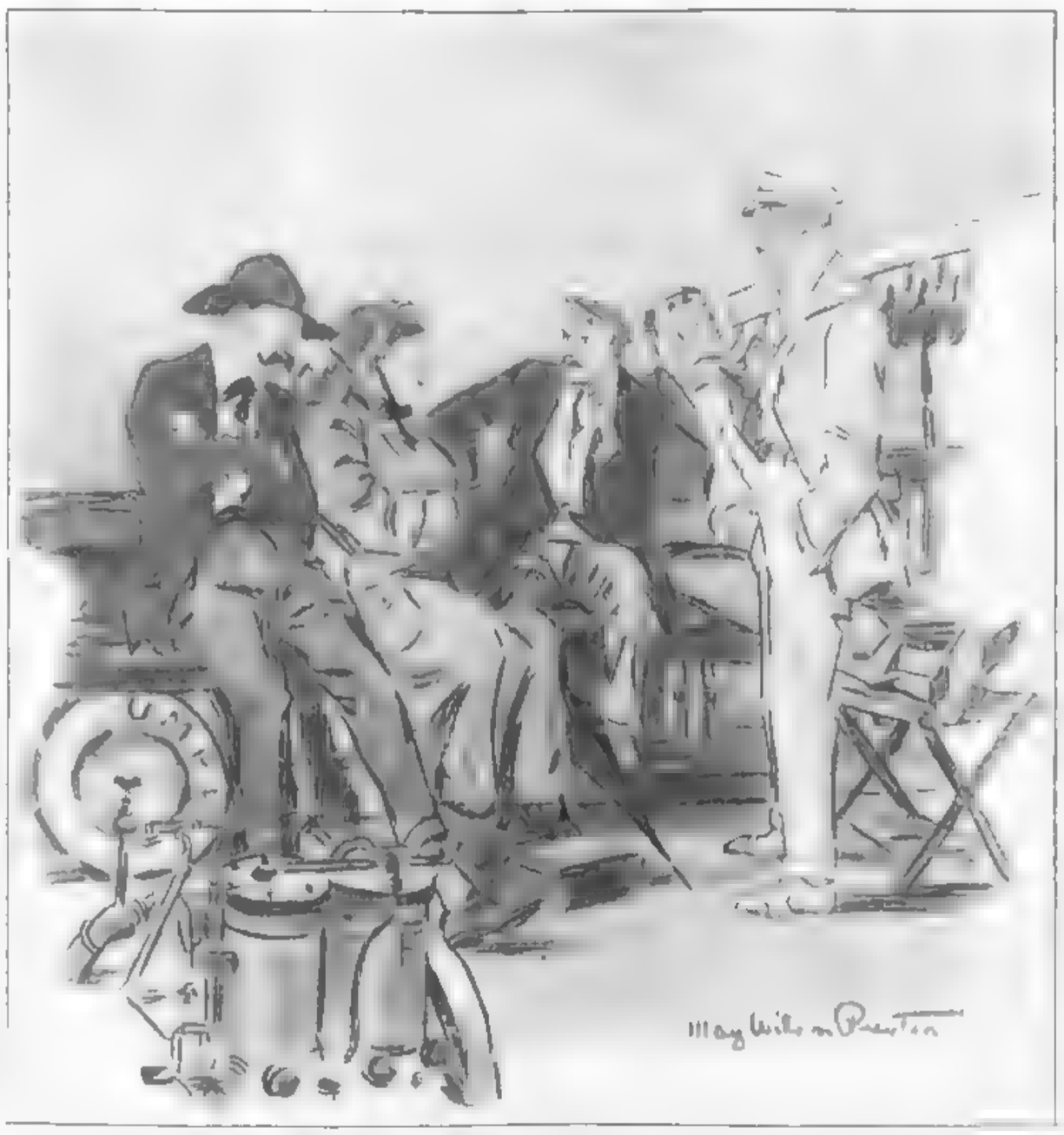
A SERIES of staccato explosions accompanied by a strong smell of gasoline, bilge water and bait announced that the Umph was under way; and breasting the swell amid shrill little cries from Mrs. Wallop and Mrs. Tumulty, Mr. Lubin's gallant yacht already had quit the pier ere Mr. Tams awoke from his stupor. He was seated between Mrs. Niblo and Mr. Tumulty. Opposite, across the cockpit, sat Mrs. Gladdis, sandwiched tightly between Mr. Lubin and Mrs. Wallop.

He could not see Mrs. Harvey; he was wedged in too fixedly to bend forward. Something told him, however, that Mr. Poulsen was making himself agreeable to her. Instantly, on coming aboard, Mr. Poulsen had opened for himself a bottle of domestic ginger ale, several of which he had brought with him; and Mr. Tams could hear him offering to share it with the polo player's lady. She was declining, it seemed.

Everything was still confused to Mr. Tams.

He had a vague memory of having seen Mrs. Gladdis and Mrs. Harvey first start, then stare, when they beheld the Umph. Afterward, Mrs. Harvey had seemed to laugh.

As for Mrs. Gladdis, though, she had seemed dazed rather than anything else. She was still gazing at the Umph, her face blank, when Mrs. Harvey had seized her by the arm. "Buck up, Belle!" Mrs. Harvey had exclaimed. "I'm with you to the bitter end!" Bubbling anew, she led Mrs. Gladdis aboard.



"Speakin' Plain, Not Meaning Anyone in Particular, Some Stuck-Ups Make Me Tired!"

The alfalfa lady's air now resembled that of a sleep-walker. Before opening his ginger ale Mr. Poulsen had given her the lunch basket to hold. She was still grasping it.

Mr. Tams would have taken the basket had he been able. He was not, however. Mrs. Niblo already had begun on the bananas, and having selected one of the ripest she was peeling it, her elbows out. One of these was extended across Mr. Tams' chest, quite pinning him against the seat; and besides, the way Mrs. Niblo was handling the banana made him nervous. He did not like the fashion in which she brandished it in close proximity to his yachting flannels. Had his seat been a *chaise longue* he would have moved it.

All at once he heard Mrs. Wallop speaking.

"There's mustard pickle in the top. Be careful you don't spill it on you," said Mrs. Wallop. It was to Mrs. Gladdis she spoke. With a stare, followed by a stifled murmur, Mrs. Gladdis abruptly set the basket on the floor. "Ever put up any?" inquired Mrs. Wallop, making conversation. "I bottled quite a few this season. Dills and mustards mostly. Quite a few pin moneys too. Pleasant weather we're having."

Struggling, Mr. Tams disengaged himself from Mrs. Niblo's impinging elbow. Mrs. Gladdis had not replied to Mrs. Wallop's polite inquiries, but instead apparently she was studying the costume Mrs. Wallop had donned for the occasion. It comprised, in its essentials, a gossamer waterproof, a motor hat tied under the chin, black-silk mitts and a green veil. With it she carried also a shopping bag and an umbrella with glass cherries on the stick. The paper box of sandwiches she had put on the floor between her feet.

Fearful lest Mrs. Gladdis was not enjoying herself, Mr. Tams bent forward, in his air that tone of easy elegance and languor he deemed fitting for the occasion. He must draw Mrs. Gladdis out of her ennui, he felt.

"Capital little craft, this! Quite the—er—er ——"

He did not finish. "Floating palace" was not quite the term, he realized, to fit the Umph; and he was hesitating, hunting for a word, when a shrill exclamation escaped Mrs. Wallop:

"Oh, stop the boat! Look, we've gone off and left them!"

On the pier two figures stood—that is, one stood, the other seeming to be supported limply against it. The supporting gentleman, tall and lean of figure, was waving a sombrero to attract them.

"Mr. Jarboe's left," shrilled Mrs. Wallop—"him and Mr. Meiggs!" Leaning forward she jabbed the person in overalls with her umbrella. "Don't you hear me? Turn your engine round!"

Mr. Lubin, however, protested.

"For why should we turn it round? If he ain't on time, him and Meiggs, he stays ashore. We ain't got the whole day for waiting for loafers!"

"But he phoned me he was coming!" cried Mrs. Wallop. "Last night he said so, and there's extra a lot of cannibal sandwich I made for him expressly." Then she giggled coyly, her face conscious. "Mr. J. just dotes on them. He told me so himself."

"He could dote on ham with eggs, no difference," retorted Mr. Lubin. The Umph had stopped, heaving sluggishly on the swell; and Mr. Lubin added: "Costing twelve dollars for one day, we lose money if we stop!"

However, Mr. Jarboe himself settled the dispute.

Engaged for a moment evidently in an effort to keep Mr. Meiggs upright, all at once he relinquished the struggle, allowing the automobile gentleman to lapse limply to a seat on the pier head. The next instant, replacing his sombrero on his head, Mr. Jarboe was seen dashing up the wharf to where a small rowboat was fastened to the piling. Into this he leaped and, casting off, grasped the oars. Not more than a couple of minutes later Mr. Jarboe was alongside.

The entire party had risen. Scrambling aboard, the ranch gentleman seemed to feel no further concern for the rowboat, for kicking it adrift with an agile foot he made his way into the cockpit. "Tight squeak, that!" he averred. "Had to cancel Meiggs, though. Thought you'd gone off and left me."

Then his eye fell on Mrs. Wallop:

"Ah, there, sunshine!"

Again Mrs. Wallop simpered coyly.

Mr. Tams was still gazing about him uncertainly. As Mr. Jarboe had preëmpted Mr. Lubin's place, giving Mrs. Wallop a gay nudge as they seated themselves together, Mr. Lubin, with a savage grunt, had crossed the cockpit and appropriated Mr. Tams'. Consequently Mr. Tams was left standing. After a moment he again addressed Mrs. Gladdis.

"Jolly crush, isn't it?" he murmured. "Quite the affair!" Again she did not reply; and fearing she had not heard him, Mr. Tams repeated what he'd said, adding: "So informal!"

An indistinguishable murmur emerged from Mrs. Gladdis.

His knees crossed, engaged leisurely in twirling his mustaches at Mrs. Wallop, the ranch gentleman had spread himself over his seat, over quite a little of Mrs. Gladdis' also; and planting an elbow in his back, the lady was making a strong, if futile, effort to recover ground she had lost. It was in vain, apparently, for she suddenly rose.

"So intimate!" Mr. Tams had just added.

Intimate, indeed! Favoring him with a swift look, Mrs. Gladdis at the same time breathed thickly.

"Where's Mrs. Harvey?" she demanded.

Mrs. Harvey was in the cabin—that is, under the small cooplike effect that roofed in the cockpit's forward end. Mr. Poulsen had just quit her. Having again pressed the lady to partake of ginger ale, and the lady again declining, Mr. Poulsen had finished it himself, ending with a prolonged musical accompaniment on the two straws he was using. Then he had inquired of his fair companion whether she thought Coronado was a good opening for "ottoes"; they were sweller than electrix fittings; and if Mrs. H. knew any folks looking for a good reliable model, price suited for the family pocket, he was willing to slip her a little something. The lady saying she didn't wish to be slipped anything, she had said it in such a way that Mr. Poulsen had seemed to lose interest. His lip curled, he was now speaking to Mrs. Niblo:

"Speakin' plain, not meaning anyone in particular, some stuck-ups make me tired! They do, honest!"

"Have a banana?" said Mrs. Niblo.

Tearing one from the bunch, she handed it to Mr. Poulsen, at the same time adding that she hadn't any use for stuck-ups either. There was quite a lot round too.

"You're right!" agreed Poulsen. "They look at a party as if he was the dirt beneath their feet. I've saw them!"

Mr. Tams colored painfully at the speech.

He long had suspected Mr. Poulsen lacked the tone, the refinement and repose that distinguish the perfect gentleman; then, too, with the tan shoes, the red tie and bicycle cap that Mr. Poulsen persisted in wearing with the frock coat, Mr. Tams also regretted his guest's use in public of the penknife and the mustache comb. Whenever absorbed or in the least animated, Mr. Poulsen whipped out one or the other. It was the mustache comb now; and as he accepted the banana Mr. Poulsen was using it savagely.

Listening no further, Mr. Tams moved away, stepping carefully over Mr. Lubin's feet and over Mr. Jarboe's outstretched legs as well. Mrs. Gladdis had just done the same. She was intending, manifestly, to join her friend, Mrs. Harvey; and breathing "Permit me," Mr. Tams extended his arm. She might need it. Having clambered over Mr. Lubin and Mr. Jarboe, she had yet to pass the lunch basket, Mrs. Wallop's box of sandwiches, the lady's umbrella, a camp stool Mrs. Tumulty had brought, and Mr. Tumulty, who had his feet on the stool. Besides, there was a bundle of fishing rods the Umph's master had just dragged from a locker, and a box of fresh bait as well.

But giving Mr. Tams a stare, his arm another, Mrs. Gladdis began clambering over the successive obstacles, not so much as replying. A few moments later she reached the cabin, and at once plunged into animated talk with Mrs. Harvey. Mr. Tams, as he noted her expression, again colored uncomfortably.

From the first he'd felt he must say something to the ladies about the tan shoes and mustache comb; about Poulsen himself too: "Capital fellow—one of the Alameda Poulsens, y'know. Quite amusing, only a little eccentric." But was it Poulsen's *faux pas* alone that had nettled the fair one? She had from the first seemed *distraite*. Could it be she, too, criticized the day's arrangements? Was it possible the surroundings were not to her taste? Just then, to his inconceivable pleasure and relief, Mr. Tams heard Mrs. Harvey give vent to a ringing laugh. It was a burst of joyous, carefree merriment; and as he heard it his heart leaped spontaneously.

Charming woman, the polo player's lady! Such *verve!* Such *élan!* How silly he had been ever for a moment to have questioned things!

After all, too, wasn't Mr. Lubin an old hand at such affairs? Hadn't he, as he himself had assured Mr. Tams, frequented Newport, Bar Harbor, Palm Beach? Why, these informal little outings unquestionably were the thing! Now that he thought of it, he remembered reading of them.

Newport and the Clambake Club! Bar Harbor and picnics on the rocks! Palm Beach and its motor-boat affairs! His spirit reviving, Mr. Tams braced his shoulders back, in his manner that air of careless indifference to the surroundings, the winds and the sea he deemed the habit of the practiced yachtsman.

A moment later he was heard gruffly addressing the sailing master. One has them on yachts. One's sea manner also is gruff:

"Land ahead, sailing master!"

The person in overalls did not hear him evidently. He was busy with the bait box.

"Land off the forward bow!" repeated Mr. Tams.

A pair of glasses went with the yachting suit. In a neat plush case attached to a leather strap they hung over Mr. Tams' shoulder; and though he would have preferred one of those small telescopes always seen in yachting pictures, not being able to procure such he had taken what he could find. These were of gilt with mother-of-pearl inlaid on the barrels; and Mr. Tams now put them to his eyes.

"Land ahead!" Mr. Tams called gruffly again.

"Vell, we see it, don't we?" returned Mr. Lubin.

The islands, in fact, were quite close now; and slowing down the engine, Overalls looked about for a suitable anchorage. Presently, with a splash, the kedge was heaved overboard; and the instant it struck the water Mr. Lubin began to fish.

"A feller must get busy," he commented. "Paying by the time, you don't have time to waste."

During the run the Wall Street gentleman seemed also to have regained his spirits, chatting animatedly with Mrs. Niblo and Mr. Poulsen. Mrs. Niblo he had been advising to take an early train up to the city; that it was losing money to write or telegraph when the market was, as he termed it, "ective"; and Mr. Poulsen he had assured would be a cheap skate if he put his money in ottoes—it was pikers' trade. However, the anchor being dropped, Mr. Lubin had snatched up a rod.

"Get busy also," he directed. "To fish ain't extra."

Mr. Poulsen had just opened another bottle of his ginger ale, but putting it in a safe place he hurriedly helped himself to a rod, several hand lines as well. Mrs. Niblo also took a rod, as did Mr. and Mrs. Tumulty; but Mrs. Wallop and Mr. Jarboe seemed to prefer conversation. It was something about a four-plate cookstove Mrs. Wallop seemed to intend installing in some ranch house, a sink as well.

"Catch a nice fish!" gayly cried Mrs. Wallop. "We'll have it baked hot *à la* Spanish style."

Mr. Tams never had fished. True, he often had wished to do so, especially as he knew it to be the thing. One rented a salmon river, and invited distinguished guests to visit one. The proper costume was Norfolk jacket, baggy trousers, with knit hose, hobnailed boots and a deer-stalker cap. He regretted now not having donned the plaid tweed; but as that couldn't be helped he selected a rod. The rig was not baited, but he did not notice this. The correct thing was to hold the rod with one hand, the elbow close as in eating, the other hand resting lightly on the hip. He had seen it in a picture, he recalled.

Gracefully at ease, he glanced toward the cabin.

Mrs. Harvey and Mrs. Gladdis still sat detached. Mrs. Gladdis' air had changed now. No longer looking as if she rode in the carriage with the minister and meant to bear up, no matter what, she had her eyes fixed intently on Mr. Tams. It was as if she studied him, debating something serious; and Mr. Tams colored rosily. Why, indeed, was it that he interested her? As his eyes dropped, there came to him a pleasant ripple of laughter, modulated and low. It was Mrs. Harvey that laughed so unaffectedly. It delighted him to hear her.

How bright was the sea now! How brilliantly the sun shone! Delightful business, yachting!

Several minutes passed, and nothing happening, Mr. Tams drew in his line. He observed then that he had forgotten to bait the hook. Having made up for the oversight, he again resumed his graceful pose. Capital sport, fishing! After the day's sport one was photographed on the lawn, one's catch spread on the grass. Afterward, at dinner in the lodge, one discussed the fight the monster of the day had given Lady Muriel. One toasted her and her success. He was just about to ask Mrs. Gladdis to take his rod, when something gave the rod a yank. Then it gave it another yank.

"Oh, see!" Mr. Tams exclaimed. "I believe something is twitching at my string!"

One gave the fish the strike, didn't one? He seemed to recall having read so. After reflection he decided to do it, and accordingly followed the impulse. Then he reeled furiously. One must play one's fish, mustn't one?

"Oh, look!" shrilled Mrs. Tumulty. "Mr. Tams has something!"

Grinding the reel at full speed, Mr. Tams had indeed brought to the surface a fish. On inspection, however, this proved to be only the bait, the sardine he had impaled on the hook. Then Mr. Poulsen was observed to be showing signs of excitement. Quite white in the face, he was furiously dragging in one of his hand lines. His catch proved to be a crab, and only after a protracted argument was he induced to throw it back. Crabs brought thirty cents each on the market, he protested. It was with great difficulty he was made to believe his was not that kind of crab.

Then Mr. Lubin gave a sudden shout. His eyes alert, saying nothing while the others were crowding about Mr. Poulsen, he had stood poised at the rail, his attitude expectant. All at once he gave his rod a violent jerk.

"A fish!" he roared. "I got him!"

Undoubtedly he had. He not only had the fish, but for a moment it looked as if the fish had him. Overalls, who had again begun to investigate the internals of the gasoline engine, dropped his wrench and sprang up.

Mr. Lubin's rod described a circle. The reel screeched piercingly. However, now that he'd hooked the fish, Mr. Lubin did not intend it should rush about the ocean as it willed. Wrapping both hands about the rod, about the reel as well, he braced the butt of the rod in his stomach and held on. As the fish pulled Mr. Lubin pulled also.

"Let him go!" roared Overalls. "Let him go!"

His eyes protruding, Mr. Lubin for a brief instant looked back over his shoulder, his face a picture of fury and astonishment:

"For vy should I let him go? I vant him!"

It was too late then for explanations. The fish, with a sudden fierce rush, snapped the line in half, and the broken end came flying back in Mr. Lubin's face. Fiercely he turned on the master of the Umph:

"Bonehead! For you he gets away!"

That ended the fishing. The fish either had quit biting or they had left, and Mr. Lubin presently grew discouraged.

"If you don't catch something," he advised sagely, "a feller is a sucker to waste time."

"Y'r right," agreed Mr. Poulsen. Moving closer to Mr. Lubin, he gave him secretly a nudge.

"Don't Tell Me I've Been Swindled!"

"Say," he whispered hoarsely, "what was it you called that business, the Wall Street deal—a sink? No, that ain't it—a pool, wasn't it?"

"Sure, a pool," nodded Mr. Lubin. "You give me the money, I handle it; then you make a killing. Yeah, but how do I know you got the cash?"

Mr. Poulsen was feverishly offering to show it, he had it on him; but just then there was an interruption.

"Come on, girls!" piped Mrs. Wallop. "Lunch!" She had the basket open and a paper napkin spread over her knees. Mr. Jarboe was just handing her a wing of roast chicken. "Here, cutey, stick your teeth into this," he was murmuring. "I picked it out for you myself."

"Oh, Buck!" exclaimed Mrs. Wallop, coyly blushing.

In return Mr. Jarboe gave her another nudge.

An hour passed. The luncheon was finished, then another hour went its way. At three o'clock Mr. Tams emerged from the cockpit cabin, his face rapt, his eyes luminous. He walked like one intoxicated.

The Umph still lay at anchor. In the cockpit Overalls had entirely disassembled the gasoline engine now, its internals distributed about him, pistons, pins, nuts and bolts scattered in chaotic disorder. Staggering aft, Mr. Tams stood there quivering.

No one noticed him though. Up forward sat Mrs. Wallop and Mr. Jarboe. The ranch gentleman now had his arm twined lightly about Mrs. Wallop's waist. Across the deck were the two Tumultys. Their faces indignant, they were staring resentfully at this touching spectacle. Near at hand were Mr. Poulsen and Mr. Lubin. The Wall Street gentleman, his eyes active behind their thick-rimmed spectacles, was saying something in an undertone. Now and then he nudged Mr. Poulsen in the ribs. Mr. Poulsen, his air eager, was furiously at work with the mustache comb. Mrs. Niblo, her chin on her breast, slumbered as peacefully as a child. A gentle murmur emerged from her nose.

On the deckhouse roof, her skirts drawn tightly about her, sat Mrs. Harvey, the polo player's blond lady. It was in a spirit of jest, for the pure fun of it, that Mrs. Harvey had accepted an invitation for the day; but now somehow the joke was palling upon her. Rising abruptly, as Mr. Tams emerged, Mrs. Harvey scrambled down from her perch; and her face a picture, she darted into the cabin. Mrs. Gladdis was still there.

"Belle, Belle!" ejaculated Mrs. Harvey. "Oh, those dreadful people!"

"What say?" inquired Mrs. Gladdis.

Fairly gasping, Mrs. Harvey flung herself upon a seat.

"Oh, that awful Mrs. Nubbin. That Mrs. Gobble too!"

It was Mrs. Niblo and Mrs. Wallop that she meant; but, for some reason, Mrs. Gladdis did not seem to heed. She was smiling obscurely, her look far away.

"We've got to get out of this!" ejaculated Mrs. Harvey. "If I stay here another minute I shall scream! I mean to go home at once!"

Mrs. Gladdis, her face thoughtful, stared at her.

"You can't, Rita. The engine's broken down. We may not get home for hours."

"What!" exploded Mrs. Harvey.

"Listen, Rita," said Mrs. Gladdis: "I have just been talking to Mr. Tams. He's offered me his hand, and ——"

Mrs. Harvey gave another exclamation: "Hours!"

"His hand," resumed Mrs. Gladdis; "a yacht, a town house, and ——"

"Stay here till then?" shrilled Mrs. Harvey.

"A house in town, a dowry too," Mrs. Gladdis was saying, when again she was interrupted:

"Stop talking, do you hear! You're too selfish for words, Belle. Can't you think of anyone but yourself?"

Mrs. Gladdis denied the charge.

"I was just telling you, Rita. I've accepted the fellow. We are to be married almost at once."

* *

MISS MINCH was not with the yachting party. For reasons known to herself, the lady at the last moment declined the invitation to Mr. Lubin's select affair.

Pleading a headache, she had remained at home, taking her breakfast in bed. The guests, however, having also breakfasted, had hardly left the bungalow, trooping on their way to the wharf, when Miss Minch, stirring suddenly, with the most extraordinary energy and haste rose and dressed herself.

Not ten minutes later, attired in a street dress and hat, she was seated aboard a car for the ferry. A little later she arrived in San Diego.

It was still early, not quite ten o'clock; but hurrying, Miss Minch made her way to the city's business section. Traversing one street, then another, at the same time scanning the signs on the office fronts, she at length found the one she apparently sought. It was on the ground floor of a large business building.

On the plate-glass window, printed in neat gold letters, was the firm's name, and under it the legend:

INVESTMENT SECURITIES. MEMBERS N. Y. EXCHANGE.

Miss Minch peered through the window. A youth in shirt sleeves with a green visor over his eyes was chalking numerals on the blackboard; and seated near the window a somewhat older young gentleman, attired in gun-club checks and tan shoes with cloth tops, was intently studying a newspaper. The paper was opened at the sporting page, and the young gentleman had the cloth tops resting

on a convenient table. Facing the blackboard were rows of varnished oak chairs.

Manifestly business inside had not begun for the day; and drifting on, Miss Minch rounded the block.

Her air was absorbed. Evidently things were not going for Miss Minch as Miss Minch herself had wished them to. She looked drawn and haggard, if anything—listless, and by no means so active and energetic as she'd seemed the night before, the time when she'd tackled Mr. Tams. But now, if she thought of him, the thought was not inspiring.

She was nothing to Tams, of course; she had seen that. The poor hope, a last resort you'd have called it, had vanished now. She was denied Tams, poor specimen even as Tams was. Miss Minch, however, was not reflecting now on Mr. Tams' established poorness. Curious as it was, she was debating miserably the few good points he had. Hadn't he always been gentle and considerate? Hadn't he always in his stilted, ridiculous way tried to make those about him happy? The Wall Street deal that had brought them this money, the unexpected riches that had turned them all topsy-turvy, was really due to Tams. Hadn't he insisted they should all get in on it? If he hadn't—trust her!—Miss Minch never would have been fool enough to go into a bucket-shop deal. A woman like her! A bird as wise as she was! That wasn't all, though. With the same generosity, the same good will that had got them their money, hadn't Mr. Tams invited them to share his good fortune? Who but he would have asked them to Coronado? Without them, too, he might have got away with it. For a while anyway.

Miss Minch's face suddenly was convulsed.

"Th' boob!" she breathed. "Th' big ninny!"

"Here, Cutey, Stick Your Teeth Into This. I Picked It Out for You Myself"

With a sniff of disgust she picked up her feet and hurried.

"He marry!" she snorted. "What he needs is a nurse!" She bustled on. Ten o'clock had just struck, and she dabbed her eyes with her handkerchief. "That or a mother!" snapped Miss Minch.

Round the block, back in the office behind the plate-glass front, the cloth tops had removed themselves from the table. Several gentlemen had just dropped in, and arranging themselves in the rows of chairs before the blackboard, they were studiously scrutinizing the columns of figures done in chalk. New York, of course, had not yet "closed" and would not for two hours yet, but the London "opening" was coming in.

"Looks active—Steel," observed one gentleman.

"Strong," observed a second gentleman.

"I favor coppers, though," said a third sagely. "Great demand. Supplies down. Copper a cinch."

The young gentleman out front, having removed his shoes from the table, drifted on his way into a rear office. The firm's head partner was seated there. He was dictating a market letter to a stenographer, the letter saying that the market's position was technically strong, and that for those on the bull side appearances were excellent, though a strong bear movement was still evident in the weaker issues and might extend to the rest of the list. Promising moment—long or short side. Bank statement encouraging.

"Lady to see you, sir."

"Three copies, sign firm name, that's all," said the head partner; and looked up briskly. "Lady, did you say?"

The young gentleman stretched himself idly.

"Belgian relief, I wouldn't wonder; only when I tried to get rid of her I couldn't. She ain't that kind."

"Lord!" groaned the head partner. Still he rose and wandered out.

In the customers' room Miss Minch occupied the chair recently tenanted by the young gentleman, the manager. An air of guileless simplicity shone upon her face; and if ever she had looked forty—her age, that and a few years more—she looked it now. Her gaze fixed inquiringly on the head partner, she spoke.

"Is this where you do investments?" she inquired.

Investments? The firm's urbane head smiled suddenly. Evidently he had not anticipated this.

"Well," said Miss Minch, "before I say anything I want to make sure. You're real exchangers, aren't you—not bucketshoppers or something?"

The look of horror and resentment that overcast the gentleman's face was expressive. At the same time, his gesture sweeping, he indicated the legend on the window glass: "MEMBERS N. Y. EXCHANGE." Miss Minch looked deprecatory. She did not wish to offend, but as she had some money to invest she meant to take no chances. A gentleman she knew, one of those Wall Street magnates, you'd call 'em, had advised her to put the money into gilt-edges; but she didn't know. The gentleman was a perfect gentleman, but then that was the way with those magnates. The more they were gentlemanly, the less you'd ought to trust them. True, she'd given him part of her money, but she wasn't satisfied. All he'd guarantee her was ten per cent.

"Ten per cent?" echoed her hearer.

"Ten per cent a week was what he promised," answered Miss Minch.

"A week!" ejaculated the gentleman.

"Why, yes," rejoined Miss Minch, and seemed to start apprehensively. "What's wrong? Don't tell me I've been swindled! Here's his letter telling me ten per cent. I just knew it wasn't enough!"

Not enough? Ten per cent a week—five hundred per cent a year? Rising impulsively, the brokerage gentleman took from her the letter she handed him.

At the bottom of the sheet was the signature:

"Yours for large profits,
"B. LUBIN."

The gentleman looked scandalized. Ten per cent a week! Even in Wall Street competition like that would spell ruin. And in San Diego! Half an hour later Miss Minch emerged from the brokerage office, loudly clicking her tongue.

"Think of it—such a gentlemanly gentleman too!"

The head partner, who himself had escorted her to the door, sagely nodded. Next time she had any money to invest she must apply to an established house. Here was his card; and under no circumstances must she again deal with strangers.

"Oh, I wouldn't think of it!" Miss Minch ejaculated; and again clucking her tongue she hurried distractedly down the street.

She had no sooner turned the corner, though, than her air of mingled amazement and distress dissolved abruptly into a grin.

Pausing she gazed at herself in a plate-glass window.

"Well, Jenny Minch," said Miss Minch, smiling grimly, "so much for so much!"

With this singular observation, and the most evident satisfaction in her air, Miss Minch idly dawdled on.

XXI

MEANWHILE, Mr. Alsop!

Out on the beach, late in the afternoon of Mr. Lubin's yachting party, Mr. Alsop chucked a pebble at the gulls; and laughing lightly he looked down into the blue eyes that innocently looked up at his.

"Say," he said, "it gets me the way some lump, a feller like that, will try to put it over on a girl! You don't say you ever fell for him, did you?"

"Joe Babbett, you mean?"

Seated on the sand, her eyes thoughtful, Miss Negley let her glance drift seaward. Out there near the islands a boat was bobbing on the swell, and idly she watched it. Her interest in Joe Babbett seemed as idle. Fall for any Joe Babbett?

"Oh, but that was before I had money," said Susie calmly.

Money? Before she had it? Mr. Alsop's fond eyes grew fonder. The week that had passed, the few days that had followed the advent of Mr. Tams and his party at the bungalow had been filled with events that promised most hopefully for the young gentleman. Faced with the strong probability that he must go back to work—to return, in fact, to the hemp and sisal trade—he had been most fortunately extricated from the predicament.

Not only had Tams come to the aid; better than that, in the most extraordinary way Mr. Lubin had risen to the rescue.

"Vat, Belcher!" Mr. Lubin had ejaculated when Mr. Alsop accosted him. "Sure he is a robber! Don't speak to me of such a loafer!"

Astonished, Mr. Alsop had withdrawn from beneath Mr. Lubin's nose the fist he was waving there.

"You don't mean Belcher's trimmed you too!"

It was so. As Mr. Lubin protested, Belcher had cost him a fortune. "Touzands!" Mr. Lubin expressed it. Then, grasping the fact that Mr. Alsop was acquainted with Tams, with his party of guests as well, Mr. Lubin had made him a proposition. It was that Mr. Alsop should assume the post, the duties, left vacant by Belcher's discharge. For all business he brought in, if he'd accept, he would be paid a suitable commission.

If he'd accept! Wasn't Wall Street a gentleman's job?

Only one flaw had marred the arrangement. When Mr. Alsop had suggested an advance, a little something on account, Mr. Lubin had demurred. It was "edvences" that had ruined Belcher's usefulness. Once an advance had been given him he lost interest in the customer on whose account it had been given. Let Mr. Alsop produce "reezults"; it would be time enough then to talk commissions.

The flaw, however, had been almost at once repaired. That very morning in the mail Mr. Alsop had received his first commission. He had, in fact, been a little dazed at Mr. Lubin's promptness.

"On account J. Minch," read the statement—"eight dollars."

"J. Minch" must mean that hen, the old maid at the bungalow. As he hadn't mentioned her to Mr. Lubin he had reason to feel surprised. It surprised him as much, too, that the dame had come across. However, all was grist to Mr. Alsop's mill, and he pocketed the check. Later he had cashed it. Now of it only a remnant, chicken feed, remained.

Breakfast—it was at the Casino—had cost him a quarter. Then he had spent ten cents for a shine, and a nickel to the bootblack for a tip. Afterward Mr. Alsop had treated himself to a cigar. The cigar cost also a quarter, and that left seven thirty-five. Luncheon, including another cigar and a tip, had cost him six dollars and a half, however, leaving only eighty-five cents. But never mind that! The world was Mr. Alsop's oyster. Mr. Lubin and Mr. Tams were not the only strings to his bow.

(Continued on Page 51

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The National Guard

EXPERIENCE at the Mexican Border shows plainly enough that the National Guard is very ill suited to regular-army work. A hundred thousand young civilians, mainly dependent for livelihood and the support of their families upon modest salaries or wages, were abruptly taken from their customary paths and sent upon strenuous public business, for which, on the whole, they were not well trained or well equipped.

It is a lasting disgrace to the nation that the guardsmen had scarcely answered the President's summons before agencies in various cities were passing the hat for pennies to save their families from want. Many employers promised to keep the guardsmen's places open for them and to continue their pay. We know of one by no means plutocratic concern that was put to a charge of several hundred dollars a month in paying salaries and wages of absent guardsmen.

Why should this comparatively small business bear that grossly disproportionate tax for national defense? Reports show that, as regiments returned from the Border, many guardsmen found themselves out of jobs and with empty pockets.

Why should these patriotic guardsmen bear that grossly disproportionate burden?

The National Guard is constitutionally ill suited to regular-army work. That part of the new Army Bill which pretends to adapt it to such work, by making it more extensively subject to Federal control and contributing fifty million dollars a year, or more, of Federal money to its support, is only a transparent and pork-barrely sham. It ought to be repealed.

Conscription, for which our amateur militarists are so ardent—is that the remedy?

By no means. Evolving an army of ten millions, when every tangible probability can be met with five per cent of that number, would be more absurd than relying upon the National Guard. Our national situation no more calls for universal military service on the Continental plan than the situation of Chicago calls for universal police service.

Like Chicago, we should have a police force adequate to probable needs; and we should get it in the same way—that is, by increasing a regular army of fairly paid professional soldiers.

Military Training

AUSTRALIA, at war for two and a half years, rejected conscription. It was only after nearly two years of war on an unparalleled scale that England—most grudgingly—accepted conscription, with various modifications and disguises. Conscription in the United States is unthinkable by any mind of normal temperature.

But there are elements of military training that are valuable to any people in any situation. A discipline, both of body and mind, can be founded upon the manual of arms to much wider advantage than upon the rules of football or baseball, because it can be given much wider application. Athletics in schools and colleges persistently selects those candidates who need athletic training least, because they are already so well developed bodily as to give promise of exceptional performance. The hollow-chested boy and girl are usually slighted. As now mainly organized, athletics in school and college elects the underdeveloped to sit in the grand stand and shout. Many parents choose a military school for boys solely for the bodily and mental discipline involved.

There is no rational pacifist objection to training on the military model in public schools. The model has been pretty carefully devised to get chest expansion, erect carriage, precision of motions, alertness; order and unity are implicit in it.

If our militaristic agitation of the last two years should result in soldierly drill in athletics as a standing feature of public-school instruction, its untoward intentions might well be forgiven.

The Fashion in Titles

WE ARE invited to a gathering in whose worthy object we are much interested. But the four-page program staggers our good will, for everybody on it, with one exception, is an "Hon." The exception is a "Gen." There are two "Hon." mayors; then a baker's dozen of "Hon." state functionaries, and a crowd of scrupulously titled assistant functionaries.

This is forbiddingly old-fashioned and suggests that the proceedings will be a decade behind the times. Observant persons can hardly have failed to notice that, of late years, people with any pretensions to smartness are "Cols." instead of "Hons." In this last campaign nearly everybody who ran for an office whose jurisdiction exceeds a county's boundaries was a "Col."—with the trifling exception, of course, of the mere citizens who were running for President of the United States. If W. H. Taft were as much in vogue as his distinguished predecessor is, undoubtedly all of us who look above the common lot would be "Profs."

We can remember when the town marshal was always an "Hon." in print; and the profound Oriental scholar who conducts the laundry in the next block informs us that in the East a gentleman speaks of his friend's honorable horse or honorable shirt. But in this portion of the Occident the title is no longer in favor among gentlemen of taste.

On principle we do nothing to encourage the spread of new styles, for they are more expensive. We make an exception in this case because it costs no more to be a "Col." than an "Hon."

State or National Control?

IN THE last two years of astonishing prosperity capital has been so abundant in the United States that, besides financing a huge expansion of our own manufacturing and trading plant, we have loaned two billion dollars abroad. But in these two years the railroads of the United States have issued hardly any stock for new capital. They have given mortgage bonds for whatever new capital they have absorbed. And in these two years, with our industrial plant growing like Jonah's gourd, the railroads have built hardly any new mileage. The transportation plant, so vital to every form of business, has been pretty nearly at a standstill.

Every day brings fresh evidence that the transportation plant is decidedly inadequate. "Worst car shortage in recent history!" reads a headline of yesterday. Terminals are some years behind the demands made upon them almost the whole country over.

Inadequacy of the transportation plant and capital's reluctance to invest itself in railroad stock raise some serious questions in which the subject of state and Federal regulation is involved.

State railroad commissioners are pretty generally embattled to retain the present system of dual regulation of railroads, and even to extend the present authority of the states over national carriers. They want the decision of the Supreme Court in the Shreveport Case—which virtually affirmed the power of Congress to regulate interstate business—amended by legislation that would give the state complete control of railroad business within its borders, irrespective of how that control might react upon interstate railroad business.

Instead of extending the authority of states over railroad business, Congress should exercise its admitted power to limit state control within narrow bounds.

The railroads are a national interest and should be regulated nationally.

Prices and Habits

BY GLANCING across the Atlantic we see how much this high cost of living is a matter of habit. Goods and services to the value of forty billion dollars or so were consumed in the United States this year. No doubt two-thirds of that amount would have sustained the population in quite as high physical condition and comfort.

Commodity prices here are higher by about two-fifths than they were two years ago. In England they are higher by about three-quarters; yet no doubt a great many families in England are now living at less cost than two years ago.

Commodity prices must show a great advance in Germany, but probably the German family that is now spending as much on living as it did before the war is rather the exception than the rule.

The Germans cut a good many items out of the family budget and lessen others.

If the soldiers are consuming one-half more than they consumed in peace—meaning merely personal consumption of food and clothing—the remainder of the population, with the blockade, and so on, is doubtless consuming considerably less, and with no diminution of physical vigor or actual bodily comfort. Almost any canny boarding-house keeper could tell almost any well-to-do young housewife how to reduce the cost of her table without reducing its actual food values.

As to clothes, it is notorious that the less they afford protection from cold, the more expensive they are. But people will buy whatever they have been in the habit of buying as long as they are able. Undoubtedly they could exercise a considerable control over prices by buying less of various articles when prices advance.

America's Christmas

FOR more than two years half the world has suffered a continuous calamity for which there is no comparison in modern history. This nation has not only escaped the calamity, but out of it has made profits far beyond what any other nation ever gained in anything like the same length of time. We are not responsible for the rôle Fortune has assigned to us; but we are responsible for the spirit in which we play it.

Christmas and New Year's Day are always times for an open heart and for taking stock. Taking stock of ourselves this year, with an open heart, we should make the holidays of 1916 as unique as the situation in which they find us.

We boast about benevolence far more than we practice it. We always give the poor more cheers than money, and usually indorse charity after some multimillionaire has signed the check.

A good deal of our own prosperity has gone to those who were in a position to profit by it. To many Americans life this winter will be just the same desperate struggle for food, fuel and clothing that it is every winter. Look immediately round you—at your own back door; across your own fence.

No matter where you live in these prosperous United States, you will find, within reach of your hand, want and suffering that you can do much to relieve. The woman who comes in to do the washing can point it out. A post card or telephone call to organized charity will disclose many cases.

Give something. No one is so poor he cannot give something if he will. The best, most helpful charity in the world is given by the poor to those who are still less fortunate. Put a gift for the near-by unfortunate at the top of your Christmas list.

Do it now. As Carlyle said, the poor are your conscripts, drafted into the trenches of peace while you sit snug at home. Begin to-day to give your debt to them a practical acknowledgment. Your Christmas Eve will be the happier for it.

And then give largely to the victims of this war.

This Means You

VICTIMS of the war include the population of a continent; but the Belgians, Poles and Armenians have the strongest claim upon us. They had no more to do with the miserable coil of statecraft and national jealousies, out of which the war evolved, than the inhabitants of Kansas had.

They were caught up bodily and tossed into the pit.

Seven and a half million Belgians, on an area smaller than Maryland, did a foreign trade of one and three-quarter billion dollars. That shows their industry. More than two years ago this peaceful, frugal, industrious population was reduced to nearly universal beggary by conquest. Ever since, sitting in enforced idleness by their silent mills, they have subsisted on foreign bread. Now many of them are being deported into actual slavery—far more galling than the slavery that once existed here.

We have done shamefully little for them. Our total contributions come to less than the cost of a New Year's bibulous celebration.

Don't blame this upon the callousness of millionaires. Blame it on yourself. No one among the economically efficient population of the United States but can give something. Economically managed and thoroughly trustworthy organizations for collecting American contributions are at hand.

You already have a Christmas list. Put these war victims on it, next to the top.

How People Think About the War

By H. G. WELLS

ALL human affairs are mental affairs; the bright ideas of to-day are the realities of to-morrow. The real history of mankind is the history of how ideas have arisen; how they have taken possession of men's minds; how they have struggled, altered, proliferated, decayed. There is nothing in this war at all but a conflict of ideas, traditions and mental habits. The German Will, clothed in conceptions of aggression and fortified by cynical falsehood, struggles against the confused protest of mankind; so that the most permanently important thing in the tragic process of this war is the change of opinion that is going on. What are people making of it? Is it producing any great common understandings? Any fruitful unanimities?

No doubt it is producing enormous quantities of cerebration; but is it anything more than chaotic and futile cerebration? We are told all sorts of things in answer to that—things often without a scrap of evidence or probability to support them. It is, we are assured, turning people to religion; making them moral and thoughtful. It is, also, we are assured with equal confidence, turning them to despair and moral disaster. It will be followed by—1—a period of moral renascence, and—2—a debauch. It is going to make the workers—1—more and—2—less obedient and industrious. It is—1—inuring men to war, and—2—filling them with a passionate resolve never to suffer war again. And so on. I propose now to ask: What is really happening in this matter? How is human opinion changing? I have opinions of my own and they are bound to color my discussion. The reader must allow for that, and, so far as possible, I will remind him where necessary to make his allowance.

Now, first, I would ask: Is any really continuous and thorough mental process going on at all about this war? I mean: Is there any considerable number of people who are seeing it as a whole, taking it in as a whole, trying to get a general idea of it from which they can form directing conclusions for the future? Is there any considerable number of people even trying to do that? At any rate, let me point out, first, that there is quite an enormous mass of people—in spite of the fact that their minds are concentrated on aspects of this war—who are at present hearing, talking, experiencing little else than the war, who are, nevertheless, neither doing nor trying to do anything that deserves to be called thinking about it at all. They may even be suffering quite terribly by it; but they are no more mastering its causes, reasons, conditions, and the possibility of future prevention, than a monkey that has been rescued in a scorching condition from the burning of a house will have mastered the problem of a fire. It is just happening to and about them.

As to the Zeps

A VAST majority of people are being swamped by the spectacular side of the business. It was very largely my fear of being so swamped myself that made me reluctant to go as a spectator to the Front. I knew my chances of being hit by a bullet were infinitesimal; but I was extremely afraid of being hit by some too-vivid impression. I was afraid I might see some horribly wounded man or some decayed dead body which would so scar my memory and stamp such horror into me as to reduce me to a mere useless, gibbering pacifist.

Years ago my mind was once darkened very badly for some weeks with a kind of fear and distrust of life through a sudden unexpected encounter one tranquil evening with a drowned body. But in this journey in Italy and France, though I have had glimpses of much death and seen many wounded men, I have had no really horrible impressions at all. That side of the business has, I think, been overwritten. The thing that haunts me most is the impression of a prevalent relapse into extreme untidiness of fields, and of ruined houses treated disregardfully. . . . But that is not what concerns us now in this discussion. What concerns us now is the fact that this war is producing spectacular effects so tremendous and incidents so strange, so remarkable, so vivid, that the mind forgets both causes and consequences and simply sits down to stare.

For example, there is this business of the Zeppelin raids in England. It is a supremely silly business; it is the most conclusive demonstration of the intellectual inferiority of the German to the Western European that it should ever have happened. There was the clearest *a priori* case against the gas bag. I remember the discussions ten or twelve years ago in which it was established, to the satisfaction of every reasonable man, that ultimately the "heavier-than-air" machine—as we called it then—must fly better than the gas bag; and still more conclusively that no gas bag was conceivable that could hope to fight and defeat aëroplanes.

Nevertheless, the German, with that dull faith of his in mere Will, persisted along his line. He knew instinctively that he could not produce aviators to meet the Western European, and all his social instincts made him cling to the idea of a great, motherly, an almost sowlike, bag of wind above him. At an enormous waste of resources Germany has produced these futile monsters that drift in the darkness over England, promiscuously dropping bombs on fields and houses. They are now meeting the fate that was demonstrably certain ten years ago. If they found us unready for them it was merely that we were unable to imagine that so idiotic an enterprise would ever be seriously persisted in and sustained. In the month after I returned from France and Italy no less than four of these fatuities were exploded and destroyed within thirty miles of my Essex home. . . . There, in chosen phrases, you have the truth about these things. But now mark the perversion of thought due to spectacular effect:

I find, over the Essex countryside, which has been for more than a year and a half a highway for Zeppelins, a new and curious admiration for them which has arisen out of these very disasters. Previously they were regarded with dislike and a sort of distrust, as one might regard a sneaking neighbor who left his footsteps in one's garden at night. But the Zeppelins of Billericay and Potters Bar are—heroic things. The Cuffley one came down too quickly, and the fourth one, which came down for its crew to surrender, is despised. I have heard people describe the former two with eyes shining with enthusiasm.

"First," they say, "you saw a little round red glow that spread. Then you saw the whole Zeppelin glowing. Oh, it was beautiful! Then it began to turn over and come down; and it flamed, and pieces began to break away. And then down it came, leaving flaming pieces all up the sky. At last it was a pillar of fire eight thousand feet high. . . . Everyone said 'O-o-o-o-o!' And then someone pointed out the little aëroplane, lit up by the flare—such a leetle thing, up there in the night! It was the greatest thing I have ever seen. Oh, the most wonderful! Most wonderful!"

There is a feeling that the Germans really must, after all, be a splendid people, to provide such magnificent pyrotechnics.

Comfort in False Decisions

SOME people in London the other day were pretending to be shocked by an American who boasted he had been in "two bully bombardments"; but he was only saying what everyone feels more or less. We are at a spectacle that our grandchildren will envy. I better understand now the story of the man who stared at the sparks raining up from his own house, as it burned in the night, and whispered: "Lovely! Lovely!"

The spectacular side of the war is really an enormous distraction from thought. And against thought there also fights the native indolence of the human mind. The human mind, it seems, was originally developed to think about the individual; it thinks reluctantly about the species. It takes refuge from that sort of thing if it possibly can. And so the second great preventive of clear thinking is the tranquilizing platitude.

The human mind is an instrument very easily fatigued. Only a few exceptions go on thinking restlessly—to the extreme exasperation of their neighbors. The normal mind craves for decisions, even false decisions rather than none. It clutches at comforting falsehoods. It loves to be told, "There! Don't you worry. That'll be all right. That's settled!"

This war has come as an almost overwhelming challenge to mankind. To some of us it seems as if it were the Sphinx proffering the alternative of its riddle or death. Yet the very urgency of this challenge to think seems to paralyze the critical intelligence of very many people altogether. They will say: "This war is going to produce enormous changes in everything." They will then subside mentally, with a feeling of having covered the whole ground in a thoroughly safe manner. Or they will adopt an air of aloofness. They will say: "How is it possible to foretell what may happen in this sea of change?" And then, with an air of superior modesty, they will go on doing whatever they feel inclined to do.

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Many others, a degree less simple in their methods, will take some entirely partial aspect, arriving at some guesswork decision upon that, and then behave as though that met every question we have to face. Or they will make a sort of admonitory forecast that is conditional upon the good behavior of other people. "Unless the Trade Unions are more reasonable——" they will say. Or, "Unless the shipping interest is grappled with and controlled ——" Or, "Unless England wakes up ——" And, with that, they seem to wash their hands of further responsibility for the future.

One delightful form of put-off is the sage remark: "Let us finish the war first; and then let us ask what is going to happen after it." One likes to think of the beautiful blank day after the signing of peace when these wise minds swing round to pick up their deferred problems!

I submit that a man has not done his duty by himself as a rational creature unless he has formed an idea of what is going on, as one complicated process; until he has formed an idea sufficiently definite for him to make it the basis of a further idea, which is his own relationship to that process. He must have some notion of what the process is going to do to him, and some notion of what he means to do, if he can, to the process—that is to say, he must have not only an idea as to how the process is going but also an idea of how he wants it to go.

It seems so natural and necessary for a human brain to do this that it is hard to suppose that everyone has not more or less attempted it. But few people—in Great Britain at any rate—have the habit of frank expression; and when people do not seem to have made out any of these things for themselves there is a considerable element of secretiveness and inexpressiveness to be allowed for before we decide that they have not in some sort of fashion done so. Still, after all allowances have been made there remains a vast amount of jerry-built and ready-made borrowed stuff in most people's philosophies of the war.

The systems of authentic opinion in this world of thought about the war are like comparatively rare thin veins of living mentality in a vast world of dead repetitions and echoed suggestions. And, that being the case, it is quite possible that history after the war, like history before the war, will not be so much a display of human will and purpose as a resultant of human vacillations, obstructions and inadvertencies. We shall still be in a drama of blind forces following the line of least resistance.

One of the people who is often spoken of as if he were doing an enormous amount of concentrated thinking is the man in the trenches. We are told—by gentlemen writing, for the most part, at home—of the most extraordinary things that are going on in those devoted brains; how they are getting new views about the duties of labor, religion, morality, monarchy, and any other notions that the gentleman at home happens to fancy and wishes to push. Now that is not at all the impression of the khaki mentality I have reluctantly accepted as correct. For the most part the man in khaki is up against a round of tedious immediate duties that forbid consecutive thought; he is usually rather crowded and not very comfortable. He is bored. The real horror of modern war, when all is said and done, is the boredom. To get killed or wounded may be unpleasant, but it is, at any rate, interesting; the real tragedy is in the desolated fields, the desolated houses, the desolated hours and days, the bored and desolated minds that hang behind the mêlée and just outside the mêlée.

Before 1914 war was theoretically unpopular in every European country: we thought of it as something tragic and dreadful. Now everyone knows by experience that it is something utterly dirty and detestable. We thought it was the Nemean Lion, and we have found it is the Augean Stable.

But being bored by war and hating war is quite unproductive—unless you are thinking about its nature and causes so thoroughly that you will presently be able to take hold of it and control it, and end it!

It is no good for everyone to say unanimously "We will have no more war" unless you have thought out how to avoid it and mean to bring that end about. It is as if everyone said: "We will have no more catarrh," or "No more flies," or "No more east wind." And my point is that the immense sorrows at home in every European country, and the vast boredom of the combatants, are probably not really producing any effective remedial mental action at all; and will not do so unless we get much more thoroughly to work upon the thinking-out process.

In such talks as I could get with men close to the Front I found, beyond this great boredom and attempts at distraction, only very specialized talk about changes in the future. Men were keen upon questions of army promotion; of the future of conscription; upon the education of boys in relation to army needs. But the war itself was bearing them all upon its way, as unquestioned and uncontrolled as if it were the planet on which they lived.

Editor's Note—This is the first of two articles by Mr Wells. The second will appear in an early number.

JOY RIDERS

(Continued from Page 6)

"Tell me you'll come back!" he urged.

"Grandmother can't possibly travel for a week yet. Yes—I'll see you to-morrow afternoon."

"May I come to your hotel? I'm sick of this Pier, of the people"—he could see farther along the rail the peering head of Mrs. Sibber—"and the noise they call music."

"No, no!" she replied vehemently. "It is much better—necessary—for me to see you here. I command you! Anything else would spoil our friendship. . . . Perhaps, if everything goes terribly well, later it may be different. But, no! . . . Even then, I am afraid ——"

She smiled at him more intimately sweet than ever before, and he wanted to kneel before her and assure her of his fidelity to her every desire.

"On the Pier, then," he agreed; "there isn't any other place."

She put on her hat with a firm, careful movement, instinctively arranging it at the angle of greatest attraction. A little brown fur, with a silvery depth, was about her throat. She looked beautiful in such simple clothes as her father's small occupation, pieced out by the grandmother's alms assistance, had been able to afford. He wondered obscurely at the difference between Mae Lanty's appearance, her unremitting toil and thought, and Ann Brown's easy distinction.

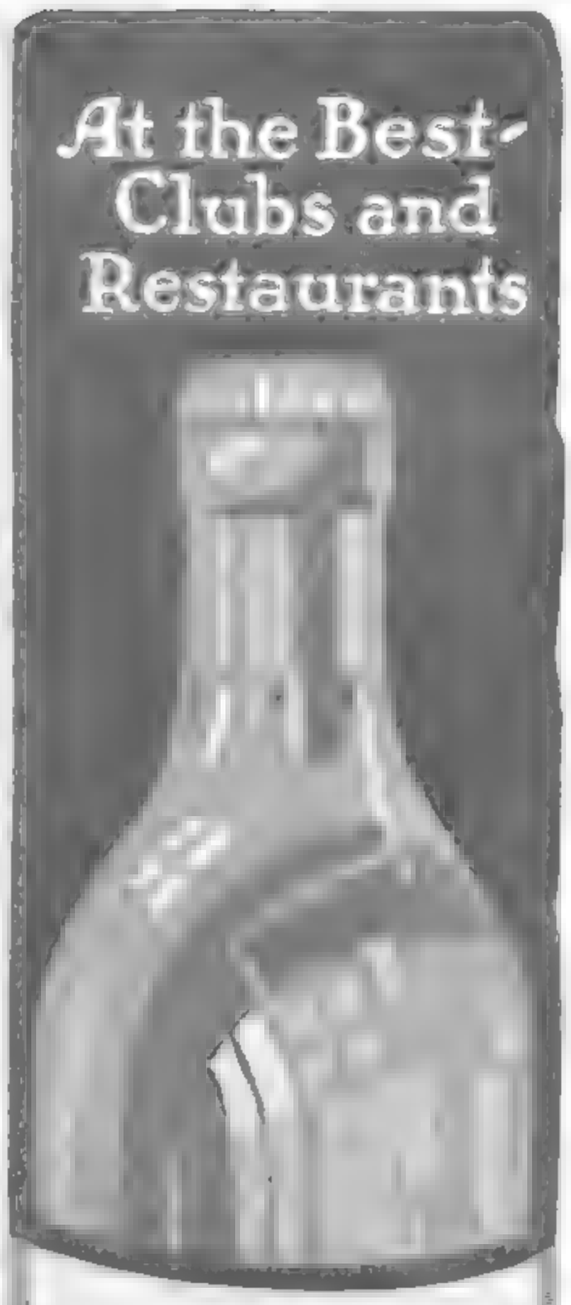
VI

HE SMILED gravely at Mae Lanty that evening when she accused him of a new attachment, but he didn't answer. Already Mae seemed immaterial, the shadow of a habitant of a region he had left behind. He listened gravely to her account of the trial for the burlesque stage; she had secured a position with the Gilded Girls and was to join the company in September. She, too, had forgotten whatever sentimental interest she had had in Cobbett in looking forward in the anticipation of triumph. Among the throng Mrs. Sibber clutched his arm from the rear.

"I don't see how you can!" she exclaimed in mingled asperity and reproach. "Those thin little things!"

He abruptly released himself from her grasp. In pink, with a glassy sheen of ornaments, she looked more preposterous than ever. There was suddenly something sinister, obscurely threatening, in her haggard, painted face and restless eyes. She was like a corpse galvanized into a dreadful gayety in pink net and sequins. He almost fled from her through the stifling crowd, the settling, dusty clouds of scent, to the still mystery of the sea and the thought of Ann. The reflections of the Pier slid over the black water; inland, the gigantic electric signs crackled and spun their utilitarian brilliance on the night. The human streams on the Boardwalk undulated, apparently without a whisper, a sound. Ann Brown!

A peace deeper than Cobbett Gannon had ever known before pervaded him—a peace without doubt or question, without the complications of a considered future. He was lost in a nebulous happiness, satisfied in the mere contemplation of the delicate being who had entered his existence, who had created a totally new existence, far transcending his widest hopes. In a swift realization of his past seeking he told



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himself that he was vindicated; in some strange manner he had come blindfolded across unspeakable wastes to the feet of Ann Brown.

Something of this he managed haltingly to explain to her the next gray and inexpressibly lovely afternoon. She listened with half-closed eyes, her ungloved hand resting on a mass of white sweet peas pinned to her breast. Their subtle odor was like her charm made palpable. She said little; but when she had gone he realized that she had been enormously more sympathetic than ever before. She had allowed a sense of intimacy to steal into their intercourse; she had spoken of personal, even private things—of her grandmother's failing health and her own isolation in a world with little comprehension of a sensitive spirit.

However, she had retreated when he saw her again; she was capricious, and spoke of her departure, easily discussing a probable summer in Europe.

"Of course," she added, "in *pensions;* we have to be very careful, as you know."

He wondered, miserable, how he could follow her to Florence and Paris and Nice! She grew once more considerate. They were seated on a bench at the extreme end of the Pier, facing unbroken sky and water. In moving her arm she brushed him, and he even thought that the touch lingered. She relaxed a little from her customary upright carriage, and murmured that Europe, alone, was so vast. . . .

He accompanied her to the Pier entrance, where, in keeping with her unrelented wish, she left him, with a little wave of black suède, an illusive smile. Cobbett turned back mechanically and found himself confronted by Dupner's wise smile.

"Doing pretty well for yourself," the latter commented.

Cobbett frowned. His first impulse was to shut the other up, to keep inviolate the region of his new joy; but that he decided would be foolishly youthful.

"Why not?" he returned lightly, passing.

"I should say so—with the richest girl on the boards!"

Cobbett Gannon stopped short.

"What stuff's that?" he demanded.

"Oh, you're the wise boy when it comes to preparedness! But I'm next too. Say, are you going to give gold cigarette cases for wedding favors?"

"If you mean the girl who just left," he replied severely—"if you mean Ann Brown—not that it matters to you or anyone else—she hasn't much tin. I believe her father kept a store, or something of the sort."

"Ann Brown!" Dupner repeated in a thin squeak. "Ann—her father kept a store! Ah, can it, Cob!"

"What are you trying to put over?" Cobbett demanded belligerently.

Dupner studied him.

"Why," he ejaculated, "I don't believe you're next, I really don't—Brown! Store!" He bent over in a mirthful simulation of pain. "Say, didn't you hang a lamp on her get-up? Sable ——"

"Come to it," Gannon demanded, "before I shake it out of you!"

"You won't shake nothing!" Dupner replied. "And if you don't know, I can tell you. A dame from the same hotel wised me to it. That Brown girl she's Etta Bleeker, the daughter of Old Bleeker, the largest-loaf-for-five-cents man. She's worse than that—only child! And the old boy croaked—it's practically all hers. The money that kid's got is gosh-awful! . . . Go to it, Cobby!"

Cobbett Gannon instantly realized that what he had just heard was true; he knew it now from a hundred significant details he had missed at the time. She had even dropped a letter from her little silk bag, addressed to Miss Bleeker; it had been given her, she had explained hurriedly recovering it, by a friend for reading. Of course her clothes—exquisite! What a blind fool he had been!

He wondered, in the possession of this overwhelming intelligence, what the near future would disclose. As Etta Bleeker she was infinitely more removed, more difficult of access. She had concealed her identity on account of the money; it had, perhaps, been a test of him, of the quality of his interest. If that was it she must be supremely satisfied; material considerations were utterly without weight. His feeling for her contemptuously mounted above such truck; in fact, her wealth was only an additional handicap, a nuisance to him.

Besides the fact that he now faced a delicate, complicated question—Should he tell her that he knew her identity, or should he allow their intimacy to continue, as obviously she wished?—it might be better to wait until she desired him to know. But, again, that gave his attitude a crooked look; he should have to maintain the semblance of a lie, from which he might enormously profit. He had heard the truth by accident; her planning had been interrupted; to keep silent now would have an aspect of deliberation. He had left Dupner. Yes; she ought to know.

VII

HE WAITED uneasily through the following afternoon for Ann Brown to appear, uncertain how to convey to her his discovery. Bars of sunlight, swimming with dust, lengthened from the western windows across the gloomy hall; a few couples revolved isolated on the vast floor; finally the musicians bagged their instruments and departed. Ann had not, did not, come. A vague fear of catastrophe oppressed him—the grandmother worse; sudden departure; any of countless ramifications to which he had no clew. He was leaving the Pier mechanically, head down in a multiplication of fears, when he was hailed from the window of the ticket seller.

"Gannon, here's a note—left for you a little while ago."

It was addressed to him, with an Esquire appended, at the Pier, and written on thin paper, with engraved initials in black script.

"*Dear Cobbett Gannon*"—he was reading it facing the sea, like a great amethyst in the late afternoon—"I couldn't possibly come after luncheon; cousins of grandmother's arrived very unexpectedly, and we have only just got them settled now—after four. Perhaps if you stood at the front of the Pier to-night between eight and nine you would see an indiscreet girl, vanished for a little from her family. This is frightfully irregular; but for once I feel like that. ANN."

The discomfort in him changed to a deep content. He smiled at the throng on the Boardwalk, lessening for dinner. His money was nearly all gone; but, in preference to the German Lunch Cave, where he usually got things to eat, he went into one of the most imposing hotels and had a solitary correct meal. He could not have taken his joy in a lesser place.

Cobbett saw her immediately, walking slowly, slim and fine, toward the Pier. She wore a soft dull-black wrap and had a piece of lace pinned about her brow and hair. In the evening she was a hundred times more potent than in the day; she was cloaked in inexpressible romance, in vague, alluring suggestions of high-bred adventure. She rearranged the wrap as she approached, and her arms, in airy black gauze, bewildered him with their frank beauty. She smiled, almost timidly

"I was afraid, at the last," she told him; "the cousins clamored to be entertained."

They walked, without further speech, beyond the dancing hall, beyond the blazing exterior of inclosed amusements, to a familiar shadowed bench. A pale roseate moon was dimly perceptible, floating over a placid indigo sea. Cobbett's heart pounded like a fist against his side. Ann Brown or Etta Bleeker—what did it matter? He must speak in a moment; he was reluctant to break the spell cast over him by the sudden perfecting of every atom of existence.

She again said something of Europe; of the Mediterranean, still and moonlit in Naples Bay.

"You would adore it!" She turned to him, pale in the gloom, with the wrap slipping from her gleaming shoulders. "I thought to-day what fun it would be—showing it all to you; the winter sun on the Spanish Steps, and ——"

He leaned forward and spoke uncontrollably:

"Anything with you—anything! No; let me! You have made me all over again; I want to tell you that, and so much else. I know more than you think. But, about me—I'm young, all right, in years; but I've had some hard times. I've had experience. I'd know what to do when plenty of older men would be lashed. I'm young, but I'm wise. I have had to be. If I had spent my life playing games in school this might be nonsense; but I haven't—it isn't.

"I am telling you this to help what follows. I want to show you that I can be trusted; for I know who you are. I heard it by accident ——"

She drew up her shoulders sharply.

(Continued on Page 27)

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(Continued from Page 25)

"What do you mean? Of course you know; I told you."

"No," he answered directly; "you did not. You had some reason—that doesn't matter. You are not Ann at all, but Etta Bleeker, with money and money. And that's why ——"

A sudden coldness surcharged her countenance; she seemed spiritually to draw away from him.

"I think it's horrid," she pronounced, "that you—you investigated! You didn't ——"

"But I did," he interrupted; "I told you I heard it accidentally. I'm sorry if it's disappointed you. I wondered what to do, and decided you'd better know."

"Everything," she said coldly, decidedly, "has been spoiled! I had the most beautiful plan—you were not to find out till the very last minute. Then, suddenly I was going to show you my home; confess. I was so happy in the thought. But now"—she made an opening gesture with her hand—"it is all sordid, dull, commonplace."

A sharp dread seized him.

"But, listen," he cried earnestly; "that—that idea of yours is all right, but it's not real like this, like I am. It is a sort of pretty moonshine; it won't get you anything. I tell you I know life, and not a lot of it is straight. I'd give you all I was, all I had, and gladly. So long as I lived you'd be safe."

"No, no!" She rose, agitated. "Can't you understand my longing, my dream? . . . You've torn it to shreds."

"It was a dream," he replied, suddenly convinced that nothing he could say would make any difference. An actual agony stirred at his breast. "Won't you try and understand?" he implored in a last effort.

He had the feeling that she was so far from him that she could not hear his words. Nothing he could say would reach her heart. An inner voice which was no part of his volition told him that she had no heart—no more warmth than a raspberry sherbet. It was all useless, fantastic, incredible. She drew her wrap round her with a gesture that forever excluded him from the delicacy of her person.

"Life has hurt me cruelly again!" she pronounced.

Before her artificial sorrow, his disaster almost betrayed him into verbal bitterness. He was stunned by the misfortune that had befallen him. It was not solely the loss of Ann—Etta; it was the darkness, unrelieved by any hope, into which he had been again plunged. All his newly sighted security had been blotted out, destroyed.

"No farther than the entrance, please," she said.

He silently followed her erect figure to where it was lost in the amorphous crowd. Behind him the music of the Pier made a dull battering on his hearing. He should be on the floor now, teaching dancing—Mrs. Sibber. "Not again!" he said aloud with clenched hands. The other at least had made that future humility forever impossible.

VIII

THE dark, correct color of Cobbett Gannon's shoes had suffered the dullness of a month's neglect; his clothes palpably had not been ironed for the same period; and subtly something of the sort had happened, too, to his countenance—it had the disorganized expression of material calamity, the loose perplexity of unemployment. These things, however, were only perceptible to a close scrutiny; his body, lithely erect in a suit originally well cut, his swinging walk and upheld chin, radiated the keen magnetism of youth.

He was walking away from the city, on the Boardwalk, elevated sinuously above the beach, curving outward toward a far point of houses minute and silvery under a bright gray sky. The sea lay within its confines, solid, like a scarred expanse of slate. Cobbett was walking without any purpose other than a desire to escape from the pattern of streets that had seen his slow, dreary decline.

The process would have been bad enough in the ordinary districts of commerce and commonplace living; but in a city that ministered solely to pleasure, in the hard, bright glitter of cafés at night and the surge of satiated or prodigal crowds by day, his mean decline had an additional bitter flavor.

There had been things that he could do—that is, opportunities that he couldn't, in fact, accept. He was afraid of them; his experience, familiar examples, had shown him where they led. At the same time he was conscious of a new quality, a degree of æstheticism that made impossible what he might have accepted only six months before. He recognized that this was the result, the legacy, of Etta.

She was dead to him, gone into the broken miscellany of the past; and yet her influence had become a part of him—her delicacy, her passion for correctness, had formed and stamped him in details at once negligible and important. He had found that the consideration of certain niceties of appearance had induced other points of insistence and personal appraisal. Etta herself, he recognized now, had never been conscious of him except as a figure of her own romantic generosity; she had seen nothing beyond the vision of a benevolent gesture, self-satisfaction.

Yet the hurt she had inflicted persisted dully; all which he instinctively felt his best had risen to be laid before her, and it had resulted in his downfall! A cheap pretense, an acted lie, might well have carried him into incredible regions of well-being. This, too, had its effect—he had a sharp contempt for the whole range of sentiment; the hard sense of a clear-eyed understanding of the rot that blinded the majority of men to the real values of life. Women were but a deceptive illusion, love a colored mist that dissolved coldly on the lips. The solid, material possessions were the desirable—to be well fed; to ride smoothly in place of walking; to have such yachts as he saw swinging whitely on their anchor chains in the blue expanse of the harbor; a house with pillars—servile attendants.

Meantime he was not merely poor—he was reduced to a final dollar; little, degrading employment lurked at his elbow: the brass buttons of a shouter before a Boardwalk amusement; worse! On his right the cottages increased in pretentious beauty; the streets, ending abruptly at the Boardwalk and sand, had broad pavements, clipped trees, an air of ease.

It was still early; most of the cottages were closed, but there were a few parked motors—glittering limousines with elegantly upholstered interiors. Here the ground was made, and, clothed in grass, ended in concrete abutments directly against the tide.

But in an opening beyond the beach sloped back open and soft, with a number of small, gayly striped tents and a row of skeleton swings in the background.

Cobbett stopped, hanging over the railing of the Boardwalk, regarding with idle curiosity a small group of men on the empty reach of sand. Several of the men were in bathing suits, supplemented with odd garments, for a cold east wind was sweeping down the coast; and, directly below him, two were preparing to take a surfboat out. It was, he knew, too early for the beach guards to be on duty; something exceptional was progressing; and he questioned an individual loitering negligently like himself.

"Trial for the bathing guards," the other laconically replied; "swim out to the boat and back; take the boat out. They can have it in this wind and tide. I wouldn't undertake to swim a quarter of a mile in that sea—not for what they'll get."

A sudden interest and attention took the place of Cobbett's indifference. Here, perhaps, was an opportunity; he was a strong swimmer, familiar with the sea; he had been out repeatedly with the guards in the lifeboat.

"Do you know whether it's on the square?" he demanded, instinctively skeptical. "Is it a real test?"

"It looks real enough," the other decided, "standing round in a bathing suit to-day."

Cobbett left him abruptly and descended the incline that led to street and beach. There were almost a dozen men, mostly young, gathered about a short official in blue with a bushy mustache, issuing directions in a tone of fussy importance:

"All swim out and back; then two by two take the boat."

"I wish I had a bathing suit," Cobbett said to the man beside him.

The other, slightly stooped, with narrow shoulders and thin, muscular arms, turned on Cobbett direct, searching eyes. He had a seamed face, a tightly folded mouth and an expression of watchful reserve.

"You might take cold," he said; "get your death; and then what would mamma do?"

A youth, clutching a small bundle carefully wrapped in a towel, turned to Cobbett.

(Continued on Page 29)

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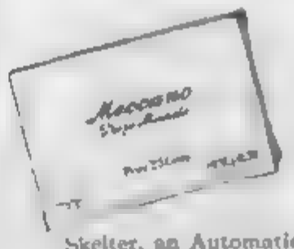

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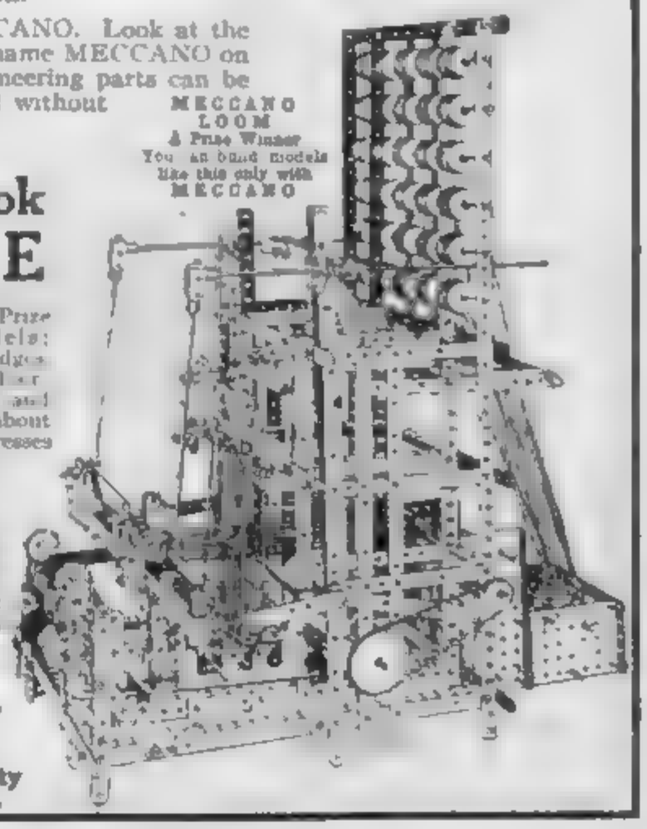

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So much *Lynite* aluminum has been used in the construction of Premier that it weighs only 3245 pounds on the shipping platform.

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In appointments, Premier is literally showered with little niceties of refinement. The steering wheel tilts up out of the way—thus finally effecting a left front door that is a practical utility. The instrument board is of solid walnut, dressed with ammeter, oil gauge, Warner speedometer and a nickel dash light that becomes an inspection spot light in a jiffy by merely pulling it out of its socket—attached is a 15-foot cord extension that reaches to the furthermost parts of the car. The upholstering is of the finest—Marshall sanitary cushion springs and real leather. The tonneau drugget is of pure, natural-colored wool. A tonneau light illuminates the rear entrance step. Not a single one of the points that women love in a car has been forgotten.

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(Continued from Page 27)

"You can have mine," he offered. "I'm not going to take a chance in that current. They changed over there in the tent."

The saturnine individual queried:

"Ain't you afraid of losing your suit in case he doesn't scramble back with it?"

Cobbett Gannon, in the abbreviated bathing suit, shivered before the thin edge of the wind. The official, still issuing directions, was repeating himself endlessly. At last he made a gesture toward the sea and the competitors trooped forward. Some girls, with fluttering skirts, had gathered on the Boardwalk, and applauded a tall, self-conscious youth, with broad showy shoulders and swelling biceps. Beside the last, the man who had mocked at Cobbett looked pitifully insufficient.

The water, clasping Cobbett Gannon's ankles, was so icy that it seemed to burn. He repressed a shudder and moved deliberately on. The stinging cold rose above his knees, to his waist, when suddenly, with clenched teeth, he dived forward into a swelling wave. After the first numbing shock the sense of cold departed. He saw out before him the surfboat rocking uneasily; but it perpetually slid to the left, and he recognized that the current was sweeping him down the beach. He made a swift calculation and turned, swimming out at an angle. He heard the others in the water. The girl-applauded youth started with a fast racing crawl; he passed Cobbett, then changed his stroke to a double overarm, shifting again to a less pretentious effort. He hung motionless in the tide; and then, turning in a sudden panic, made his way back to the sand.

Swimming close to Cobbett now was the man who had first mocked him. He was, the former saw, a practiced swimmer, but obviously bothered. He said, as if in answer to Cobbett's thought:

"I'm from a river, and not acquainted with this."

"Try a longer reach," Cobbett advised, "and as slow as you like. Turn again; we're losing the boat."

The others he saw, strung out behind, were not pressing them. Cobbett Gannon felt confident of the result of his trial; but a doubt seized him as to the ability of his companion to finish. The unfamiliar element, the weight of the current, were wearing the older man out. He said:

"How are you making it?"

The other paused, half floating, and turned his pale-blue, intent gaze on the questioner.

"Don't you bother about me, young fellow," he replied; "I'm going to get there!"

The voice carried a conviction that it spoke truly. The other turned again and went forward with a determination that carried him only a length behind Cobbett to their goal.

They hung swinging on the boat's edge while several others came up, and then all turned and made their way back. Cobbett stayed close to the man who had come from a river. He hoped that he would get the place with himself, for only two guards were to be selected. In the trial with the surfboat they were again together. The older man sat in the bow with ready oars, while Cobbett, waist deep in the sliding breakers, gave the boat a last shove and swung into his place. For a moment, before their oars gripped the water, the boat was spun half round. Cobbett thought they would be flung back on the supports of the Boardwalk, crushed; but almost immediately they swung the bow securely forward and dipped over a glassy, treacherous swell.

In the end they were appointed.

"My name's Plint," the older told Cobbett. "I needed this job pretty bad. I'm glad you're in on it with me. We'll do it right." He held out his hand.

IX

THEY were stationed at the foot of a suave street, on a beach partly closed in by concrete abutments. The elevated Boardwalk crossed its face, as if marking the sand as a small domain over which they had supreme charge. At first, in June, there was little to do; at nine they went on duty, dragging the surfboat to the changing line of water; idled on the beach until five, when they pulled the boat on rollers out of the menace of the tide, and left for the day. Some lumber was washed in, out of which they made a little elevated stand from which to watch the sweep of immediate sea. Cobbett bought canvas, and they nailed a tentlike shelter about their perch.

Late in the afternoons, when the beach was empty and a land breeze flattened the ocean, they would pull out a mile or so and fish, drifting over a serene expanse darkly blue or stained into a rosy sheet by the diffused sun. Curving outward far above them, Cobbett could see the gray and faintly sparkling silhouette of the city; he could distinguish the filaments of the Pier; and when they were later than usual he would see the multitudinous pale strings of lights burning in the failing day. It seemed unsubstantial, dreamlike—the life there; the people he had known drew away, grew shadowy—Mae Lanty; Dupner; the sallow leer of Mrs. Sibber. Etta became a memory of which the features departed, leaving an obscure sorrow.

The days varied; long, tranquil reaches of sunlight were followed by lashing, gray storms, when, with coats buttoned high about their bare shoulders, Plint and himself would sit in the lee of the surfboat. They talked but little; occasionally the older man would relate some fragmentary experience of the past, a dark episode of a river drawn through the sooty wharves and walls of a great city, broken bits of employment, or extreme want. Here, Cobbett thought, Plint was happier than he could ever have been before. He took an extraordinary pride in his authority, responsibility; he discharged his duties with rigorous attention. He would invent situations of peril, and, with the red-painted "can," swim out and fetch back Cobbett, floundering in the sea. He was a good man.

Slowly the bathers accumulated as the cottages on their street filled for the summer. It was a short street, and Cobbett soon became acquainted with its pattern and inhabitants. One side was almost completely occupied by a great, spreading white dwelling, with pretentious columns and porches, and a bright green carpet of sod that reached to the low, gray sea wall. It had a large garage and was kept in perfect order. It was, he learned, the summer home of Sidney Engeld, a manufacturer of German origin and reported fabulous possessions. On the other side were perhaps six cottages, each with a high flight of steps to its porch, flower boxes brilliant with geraniums, and crisp striped awnings. An air of luxury was easily perceptible.

The people, during the morning bathing hour, fell into familiar groups on the sand; in the afternoon the beach was mostly occupied by trim nurses and tumbling young children. A light banter sprang up between the maids and beach guards. More than one of the former, astonishingly pretty, were palpably interested in Cobbett's sun-bronzed, erect youth; but he did not meet their more personal sallies. He told himself again that he was done with women.

This attitude was deepened to a wondering masculine contempt by the feminine world temporarily in his charge. A new grouping early in July especially held his attention: Three women had met, with mutual small exclamations. One, tall and beautifully made, wore a black satin bathing suit, with a red rubber rose at her breast; she had a wide ruffled hat, tied with a ribbon about her chin. Another, in innumerable scallops, wore long black silk gloves, with a glittering diamond bracelet on each wrist. The third had an elaborate tracery of lace over a deep, incongruous collar, and sandals laced in white almost to her knees. The last two Cobbett knew. The second was a Mrs. Tamm, the wife of a man of varied interests; among them he was the owner of a local daily newspaper. The third was the daughter of Sidney Engeld. But the first, though unfamiliar to Cobbett, was evidently a companion of the others. As he stood half regarding them, Plint stopped at his side.

"See that new one with Mrs. Tamm and Engeld's girl?" he inquired. "Well, if you get her going down for the second time don't make no slip. Maybe she'll marry you; and her family'll do something nice. That's Miss Madlon—brother's Roscoe Madlon, you know, the political power."

Cobbett gazed with new interest at Madlon's sister. The man was, he knew, a real force in the state. Different from the picturesque political bosses familiar to the public through the daily papers, the reform agitations, Roscoe Madlon's name was never mentioned in connection with his wide field of influence. He chose to remain inconspicuous, exerting his power from various directorships, banking interests, and a largely successful commercial enterprise by which he was conveniently

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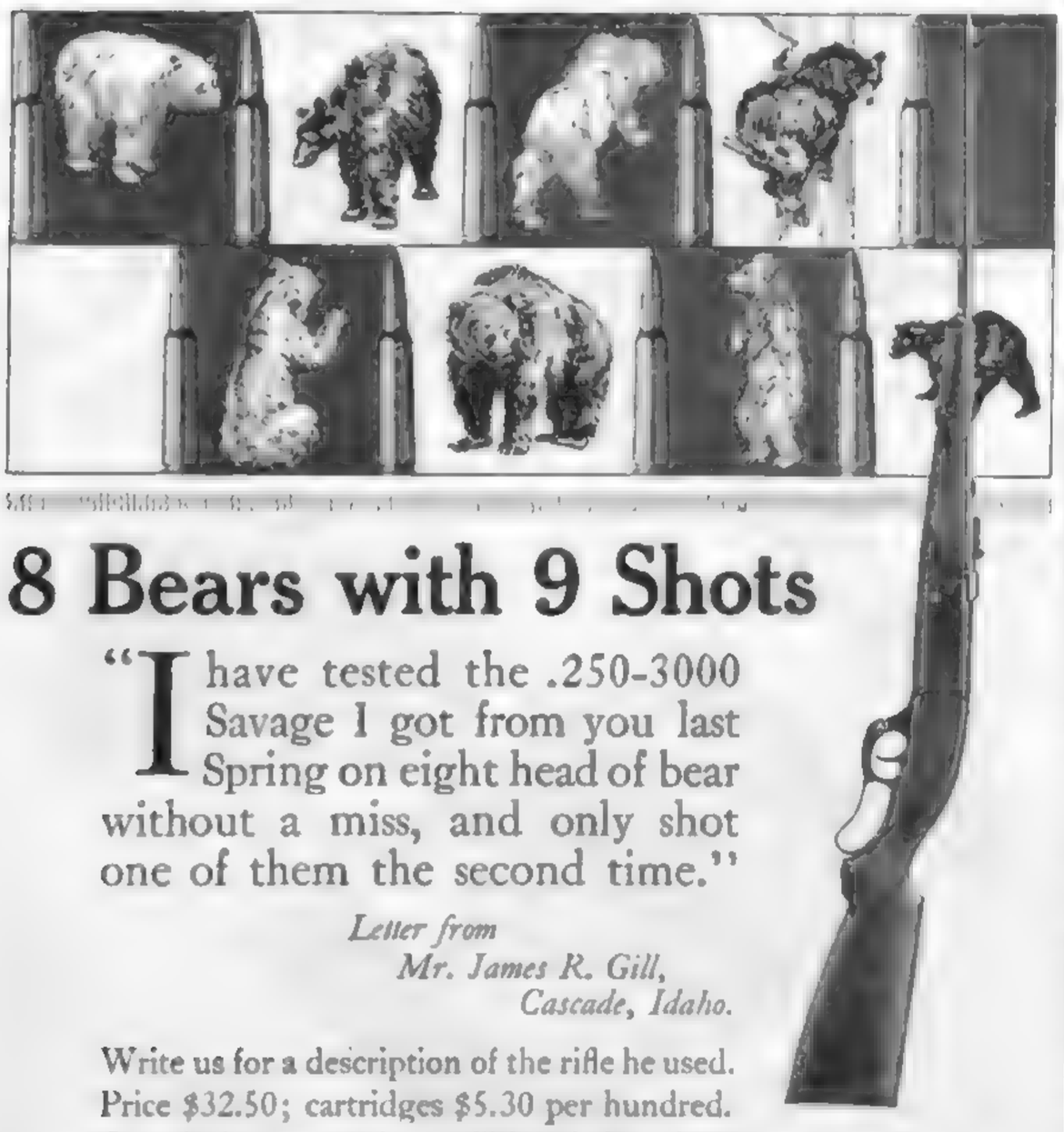

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described. He typified for Cobbett the attainment of all that counted, was desirable. His power was tangible, undeniable; he could deal out rewards, punishments, as he saw fit; and the men who knew anything deferred, awaited his decisions, stood at his convenience. The young woman with the handsome profile and cold eyes was his sister. The three moved toward the sea; and Mrs. Tamm, who had round cheeks, a long nose and bland brown gaze, called to him:

"How is the water?"

He moved forward, assuring her that it was fine—"Seventy-four." Miss Madlon scanned him with a total lack of interest. Sidney Engeld's daughter, thin and pale, with penciled eyebrows, elevated a disdainful chin. This attitude, Cobbett had observed, was the one with which most of the women like Miss Engeld regarded anyone not presented with a flourish of material circumstance and pomp. It characterized generally their attitude toward men. They were, he thought, too much concerned with the precise details of their appearance to risk the disturbing influence of an emotion. Mrs. Tamm had children; he had not learned this from their conjunction with herself, but by accident from the maid who brought them to the beach in the afternoon. This fact Mrs. Tamm rigorously repressed in her appearance; her figure was beautifully girlish, a strand of her hair never disturbed.

Emerging from her bath Miss Madlon immediately set about repairing the ravages of the surf. She wiped her face dry with a scrap of cambric and, with the assistance of a small gold-mounted mirror, dexterously plied a carmine stick, and then applied a dusting of powder. The effect, Cobbett was forced to admit, was highly successful. She smiled absently in answer to a sally from Miss Engeld. The latter's countenance, apparently more durably treated, had completely resisted any merely natural elements. They moved deliberately away and Cobbett turned to the sea.

The tide was nearly flood; a long advancing sheet of water, streaked with foam, was sweeping diagonally across the beach, the current making swimming notably difficult. The bathers stood in water hardly above their knees or floated ineffectually in the shallows. Boys, he saw, were coasting in on surfboards, all safely cautious except one who was wading out to catch a longer swell. He struggled away from land with his board elevated, propelling himself with the other hand. He made no sign of turning and Cobbett waded out after him, dropping a hand on the thin shoulder.

"Get in farther," he directed, "or you will be in trouble."

The boy slipped out from his grasp.

"I guess I can stay where I want!" he shrilled.

Cobbett secured him and moved toward the shore, dragging with him the writhing shape. On the beach he released his hold, and the other immediately beat him with impotent fists.

"You big stiff!" he almost screamed. "You'll get enough handed to you. I'll learn you, you big freshie!"

Cobbett secured him by the neck of his bathing suit and held him, striking and sobbing, at arm's length.

"My father will fix you! He's Roscoe Madlon, and he'll nail you. . . . Dirty——"

A heavy voice back of Cobbett demanded:

"What's all this?"

He dropped the boy, turned, and saw a large man in a buff silk suit with a broad, expensive panama. The speaker had a full face, darkened by a fine network of blue-red veins, keen pouched eyes, an aggressive chin, and a light, carefully waxed mustache. The boy's voice changed shrewdly to a whimper.

"He pinched my arm!" he declared, indicating Cobbett. "I wasn't doing nothing but what the other fellows were. I just told him you wouldn't let him hurt me."

"He was out too far," Cobbett said simply. "I brought him back; that's what I'm here for."

Roscoe Madlon frowned at them both.

"The next time," he told Cobbett, "let him have a good one along the head. I don't know where you get all this thing about my nailing people," he continued to his offspring. "It sounds bad. You stop it!" He produced an incredibly long cigar, opulently banded, and tendered it to Cobbett. "I'd be obliged if you'd have an eye on him." He nodded toward the boy. "His mother's dead, and I can't get anybody to hold him."

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He shook his head in a friendly fashion and turned away. His son lingered, blinking at Cobbett.

"You're terrible strong!" he ventured finally in a conciliatory tone. "My name's Milton, and I'm past eleven."

EARLY in the afternoon the boy tumbled out on the sand before Plint and Cobbett, seated against the surfboat.

"I've got a twenty-dollar gold piece," he informed them.

"Yes, you have!" Plint rallied him.

"The hell I haven't!" declared Roscoe Madlon's son. He held up before them the heavy dull-yellow disc. "I'll bet neither of you have a twenty-dollar gold piece!"

"Friend," said Plint, "you win. I've seen a man killed for less. I've seen many a good man broke and couldn't get it; and here you have it to juggle about and spend for candy!"

"Cigarettes," he corrected him nonchalantly. "And, for pity's sake"—he turned to Cobbett—"don't get that off about stunting my growth!"

"I won't," Cobbett assured him. "I was thinking about what your father recommended—it would do you a lot of good."

The boy rested against Cobbett's knee.

"You take it," he said, pressing the gold into the elder's hand. "I don't need it; and, besides, I can get more." The other returned the double eagle to the boy's pocket.

"You could almost get a canoe with that," he observed, "and learn to paddle. That's a good deal older than a surfboard."

The canoe appeared in—to Cobbett—a magically short space of time; and, between the hours of bathing, he showed Milton how to hold the craft with a paddle on the sweeping crest of a wave. The boy now spent practically the entire day on the beach, following Cobbett about, listening to the conversation of the guards, imitating their keen glances over the surf, their indifference to the chattering feminine world about them.

Roscoe Madlon appeared again, looking for Cobbett. The latter, his bronzed, lithe youth clad in the abbreviated beach garb of the guards, listened in a studied lounge to the pronouncements of the heavy, immaculately clad man with the permanent, dark flush.

"He'll do anything you say," Madlon told Cobbett. "He comes home and echoes all he's heard. And it's good for him. You have done a lot with him already—with the canoe, and like that. He looks healthier to me than ever before. I'd like to have you with him more—permanent, while he's so young. And this is what I came down to say. I don't know where you're living, but there's room for you at my house. We'd both gain; you could be steadier about Milton, and I'd pay you like I would one of them damn tutors. I could do more than that eventually. I'm something of a judge of men, and you look good to me. Perhaps I could put you in right—see?"

A vast gratification possessed Cobbett at a door so unexpectedly opening upon desirable possibilities. He got a momentary pleasure from the allegiance of the boy; but mostly his being was filled with the phrase: "Put you in right." That expressed the opportunity for which the majority of men spent half their life in gaining. Here, for little or nothing, a few careless instructions with a paddle, the thing had been thrust upon him. Not yet, of course, success, money itself—that would depend later on himself; but the golden chance—he was to be put in right.

"You can leave the beach," Roscoe Madlon concluded; "but we wouldn't gain anything by that now. You might as well stay down here through the day—give you more to do."

Cobbett Gannon moved the following morning to a room on the third floor of Roscoe Madlon's cottage. Milton told him with the candor of his years:

"My father and Aunt Vida had a scold about you. She said you ought to eat with the chauffeur; but he got red and told her you could eat just where he did. He said you were twice the boy he was at your age, and that you ought to go right up."

This corroboration of Madlon's original declaration, coming a week after Cobbett had been installed in the other's house, multiplied the youth's confidence, his determination to move upward to a tangible pinnacle. He did not particularly resent Miss Madlon's attitude—women were beneath his calculations, outside his more important sphere.

The suave life at the Madlon Cottage was an endless source of pleasure. The table silver and crystal and flowers; the grave, attentive manservant; the deeply flushed cantaloupes at breakfast and Turkish coffee at night; the immaculate linen of his bed and luxury of white-tiled shower—all ministered to a growing pleasure in material well-being. A sort of contempt for the less successful grew upon Cobbett, a contempt for cheap cigarettes, public conveyances—Roscoe Madlon had two impressive motors. He withdrew himself from the younger life of the beach, the games and horseplay.

Life had assumed a more serious aspect; he had important things to consider.

Plint, he noticed, voluntarily drew away from him; the companionship that had bound them closely at first dissolved. This hurt Cobbett Gannon; he had liked Plint. The latter was indeed a good man. Later Cobbett might do something for him—a captaincy on the beach perhaps. Meantime Plint, attending rigorously to his duties, increased the gap between them. It was as if Cobbett, at the threshold of another phase of life and society, had lost his power even to comprehend Plint's world.

Cobbett was now better supplied with money than ever before. Roscoe Madlon had paid him, the day he moved, the first of a generous salary for the care of his son; and he had that in addition to his smaller wage as a beach guard. He put a part of it in clothes, his selection controlled by the legacy of Etta's utter correctness; and even Miss Madlon, condescending to acknowledge him on the street, it was plain approved the result.

There were at the Madlons' Roscoe Madlon and his sister, his son and mother. The latter, a comfortably bodied old person approaching eighty, Mrs. Phelan Madlon, spent the greater part of the day rocking vigorously on the porch. She was, Cobbett soon discovered, a source of great annoyance to the pretensions of her daughter. She would say, blinking at Cobbett across the dinner table:

"Vida come down something awful because I didn't have on my front hair while those ladies were here card playing. I said to her, plump out: 'Vida, it's too hot for a front—ain't it, ladies?'"

Mrs. Phelan Madlon, however, rose to her greatest excitement when on the porch in a still August evening. Miss Madlon was in the house, Roscoe Madlon sat scanning a late paper in the failing light, and Cobbett was speculating behind a formidable cigar. Suddenly Mrs. Madlon drew herself up in shocked surprise.

"There!" she gasped. "There is Maggie Tamm a-walking with a Chinee!"

Madlon and Cobbett looked out. Mrs. Tamm was passing the cottage slowly, vivaciously conversing with a slender Oriental—a pale, masklike countenance, the tone of yellowing ivory above white linen.

"A Chinee!" Mrs. Madlon repeated, aghast.

Vida Madlon languidly appeared.

"Oh!" she said brightly. "So Prince Fong H'Tai has really come."

"Prince?" Roscoe Madlon demanded. "Who filled you up with that sarsaparilla?"

"From Washington," she continued; "the Legation. George Tamm met him in connection with his newspapers, and Margot invited him at once."

"Maggie Tamm's got no shame," Mrs. Madlon declared succinctly, "to be seen round with a Chinee!"

Cobbett with difficulty repressed a snicker, and Vida Madlon turned upon him a momentary glittering gaze.

"A laundryman!" Mrs. Madlon persisted.

"Really, mother," Vida said, "how can you be so crass? The Chinese have the oldest aristocracy known; they are tremendously interesting, have beautiful manners. They are not so—so obvious as we of the West; and, too, they possess vast estates, wonderful jewelry ——"

"Don't tell me!" Mrs. Madlon interrupted vigorously. "Laundry or worse—kidnapers, opium fiends—not to be spoke of!" She nodded with such finality that the "front" became unpinned and hung tipsily across her eyes.

"Nonsense!" Vida Madlon returned. "As I shall certainly entertain him, I hope you will rise above such silly prejudice."

"Don't you sit him at the table with me," the elder declared. "Don't you try that! The idea! . . . I'd speak my mind."

(TO BE CONCLUDED)

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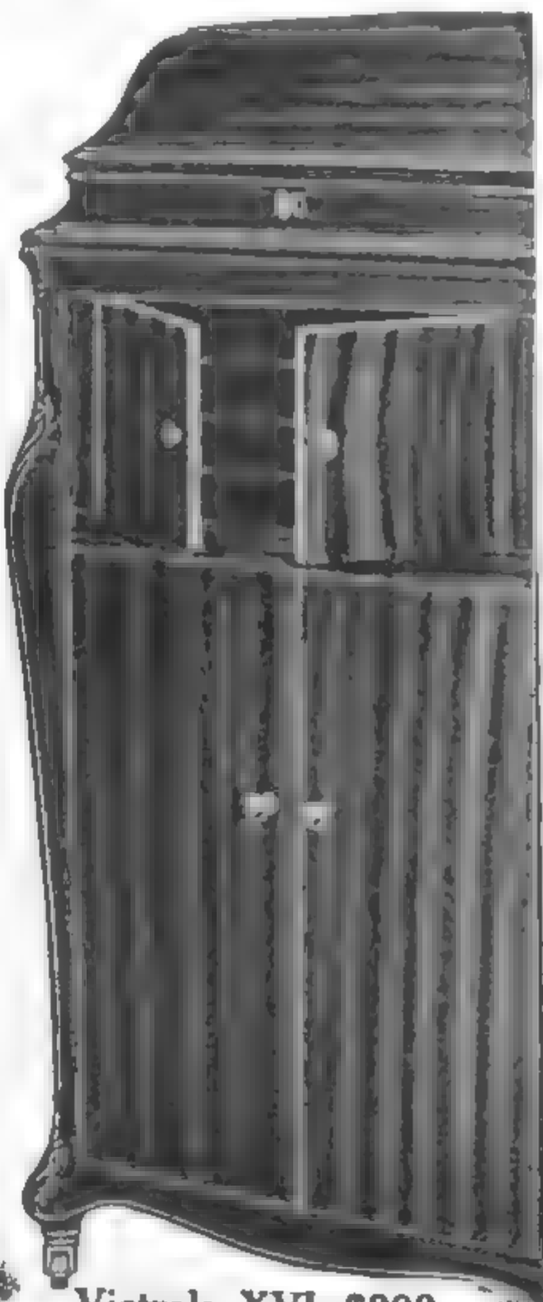

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A Victrola for Christmas! All the world's best music to entertain you. That would be a Christmas indeed!

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IF A MAN FAILS SEVEN TIMES

(Continued from Page 18)

not great enough to spoil it. So I seldom culled Ike's ties. And the melancholy hillbilly, without any thought of wronging me, followed the course of least activity and grew more and more careless of what he cut and how he hewed. I know I lost more on Ike than his ties brought.

If he had been the only one it would not have mattered much; but in that bunch of fifty cutters were a dozen others to whom an extra dime meant the difference between flour and meal for bread. On the other hand, a bull-necked pugnacious chopper like Buck Dargan, who swore every time I culled a tie, did not get justice from me. He was one of my best cutters, but I disliked him so much I could not be fair to his ties. I culled more and more until he quit—taking and leaving several large, dark physical mementos.

There were accidents for which I was not responsible. There always are. A sudden freshet washed away several hundred ties we had cut in a narrow valley. The same freshet washed impassable valleys in a mile of our road. I had to have another road cut round the hillsides, making the haul a mile farther. The wagon men insisted on two cents more a tie on account of the increased distance. I granted it; then put other men to repairing the old road. But when it was in shape again some of the haulers refused to go back to the old price of ten cents. The leader of these was Red Carson.

Now, once in a million there may be a man who is not afraid of any other man, but not oftener. If we tell the truth there is almost always one man in every enterprise—above, below or in front of us—of whom we are afraid. Not necessarily physically, but in some way we dread to join issue with him. We may have the power, yet we have a feeling that, once a conflict is started with him, it is hard to end it. It is a sort of dread of meeting squarely an issue we are not sure of terminating. It is hard to get rid of this feeling, but an employer cannot afford to have it often. Whether he is afraid or not, he must face issues with such a man as surely and readily as with a weaker man. He must forget the man and decide the point on its merit.

Now I feared Red. I do not think I had any particular physical fear; only I knew that a disagreement with him might lead anywhere. And I had no time or inclination to carry to a finish some trivial quarrel. Red not only insisted on being paid twelve cents for the past week's haul but demanded that I continue to pay him that rate. I yielded.

Others discovered it. I committed the fatal error of paying those who demanded it twelve cents, but to the rest only ten. I had a big, nasty row on my hands when the others discovered my partiality. Some of them quit outright; others demanded back pay—an extra two cents on all they had hauled. I wound up by declaring, as I ought to have done at the beginning, a flat ten-cent rate to everybody—haul or quit.

Another Stiff Loss

Two-thirds of them quit, but a number came back next day and I got other haulers. Yet it delayed me, lost me considerable money, and greatly increased my difficulty in getting men. An easy boss is as unpopular as an unjust one; and I had gained the double reputation—that I could be worked and that I was unfair.

Since then I have had a better understanding of the business man who never mixes business and philanthropy. I have a strong sympathy for the employer who discharges a workman for letting his wheel slip—though that workman has been sitting up nights with a sick child—and then, on the sly, sends the man a load of coal and a doctor. You see, an employer who handles men has to keep his mind on the result to be accomplished. And the more he can do that, and keep his workman's mind on it also, the better for both.

You may like that fellow yonder with the scar on his jaw, but you are not hiring him to be liked. You are paying him what he and you have agreed is a fair price to produce certain results. Keep your mind solely on the results, and think neither of your liking nor your disliking. If he fails hold him to account strictly, but without either personal excuse or personal recrimination. Simply hold him strictly but impersonally to the standard.

The best boss I ever saw was a soft-voiced, white-handed fellow, who walked and moved as gently as a guide in an art gallery. He was working two hundred of the wildest Louisiana negroes I ever saw on a railroad dump. That boss never swore, never raised his voice or beat the air; but every negro on that job moved as though he were attached to a patent electric adjuster the moment the boss pointed or spoke.

"I haven't a feeling against any man in my gang," he said in explanation. "I am good to them so long as they obey orders and don't shirk. But when one fails the first time, there isn't any second time with him; and they all know it."

Of course that rule requires modifications, but it is the mental habit of success as an employer. It is not heartlessness; it is necessity.

I failed, of course; for I learned these things too late. Once it looked as though I should get out three thousand dollars ahead; but just then the buying company put on a dishonest inspector who wanted to be bribed. I did not respond and he culled hundreds of perfectly good ties. I might have taken it up with the head of the purchasing department and fought it through; but, with my confirmed facility for letting go, I turned over my contract to another man at a net loss to me, on the whole venture, of fifteen hundred and thirty dollars.

A Venture Into Real Estate

Once more I was out. And I had little more than six hundred dollars of my savings left. Surely this was the time for me to recognize once for all my limitations; to know that I was constitutionally unfitted for self-employment; that I must always work under a boss; that my life ran in a groove; that a small salary, a safe nook somewhere which afforded sufficient food and a bed, and an occasional spare dollar, were the best I could ever hope for. Moreover, I felt that I should content myself with this, and join that innumerable caravan which moves along the dim path of consoled failures who sigh: "Oh, well, riches do not bring happiness. Let us eat our black bread in thankfulness."

But I couldn't do it. My soul rose up in a storm of self-recriminations. I had brains. I had strength. I had ingenuity. Why, in heaven's name, could I not succeed? What was the matter with me? Why could not I do my learning in advance just once—know before, instead of after, which was the path to success and which to failure?

One thing I determined: I would not go back to a job so long as I had a dollar left. There is not so much difference in working on a salary and working for oneself as many men imagine. It was not that I hated so much to work for another as it was the feeling that I failed at that also. If I had been a success as an employee I should not have felt such restless dissatisfaction haunting me all the time. But I felt that the integrity of my soul depended upon my being a success. And, of course, I should rather succeed in business for myself.

I had about six hundred dollars yet unwasted, and was, as usual, in a chaotic state of uncertainty what to try next. One afternoon, while still kneading my brain with the hope of getting a rise out of it, I met Alf Sawyer coming down the street.

"Say, Ellery"—he stopped as though with a sudden inspiration—"let me sell you my place. I have been ordered to the Western Division and have got to sell."

Alf was a railroad conductor who owned a five-room house and a fifty-foot lot.

"What do I want with a house, Sawyer?" I asked. "I am a bachelor."

"Speculate—make money on it. I have to sell. I'll make it dirt-cheap."

"How much is dirt-cheap?"

"It cost me fourteen hundred dollars and I've spent a couple of hundred improving it." It really did not look as though it had ever been improved; but I did not mention that. "I'll take what I paid."

"If you bought at fourteen hundred and have to sell at fourteen hundred, where would I come in? How can I get a profit out of it if you can't?"

"You have time," he argued. "It is worth much more, but I've got to turn loose. It will take only five hundred cash, as there is a nine-hundred-dollar mortgage on it."

"I'll look at it," I promised.

This Young Man *Danced Six Hours* in New Shoes

"I PURCHASED the shoes in the afternoon and wore them at a dance that evening without any 'breaking in' of any kind. Am glad to say I did not have any aching or sore feet—even after dancing from 8 until 2 A. M."

writes a progressive young man from Oakland, California.

It's no surprise to us. For we make Educators to actually "let the feet grow as they should." *Ought* they then to ever need "breaking in"?

Made for
MEN, WOMEN, CHILDREN

If you'll put your whole family into Educators *today*, it means relief or absolute abolishment of all foot troubles for you grown-ups, and a lifetime of foot freedom for your children.

But don't forget that among broad-toed shoes there is only *one* Educator—the one having EDUCATOR branded on the sole.

"Bent Bones Make Frantic Feet"

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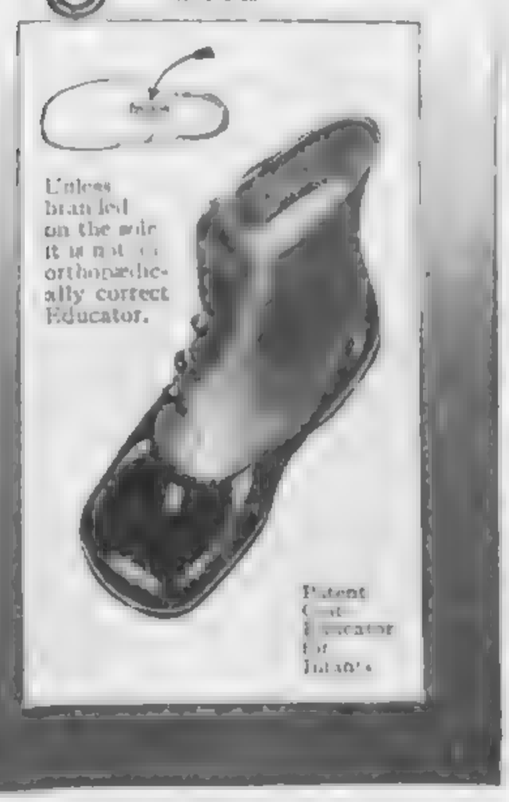

That afternoon I went over the place carefully. I knew something of the value of houses from my bank experience, as sometimes we had handled short-time loans on city property. It was a right good house, but two of the rooms were awkwardly arranged. There was no water in the house; the paper on the walls was very much soiled and hung loose from the ceilings of two rooms. I saw that a little expenditure of money and taste might improve the appearance of the place several hundred dollars.

"Well, what do you say?" Sawyer was manifestly anxious to sell.

"If there is anything in that dirt-cheap talk I'll buy it," I said without hesitation. "But the only reason I'd buy it is to make money on it. Unless you want to sell it that way there is no use of discussing it."

"What's your offer?"

"I'll give you three hundred dollars and assume the nine-hundred-dollar mortgage."

Sawyer did not hesitate many minutes. By two o'clock I was the owner of a house.

I put a carpenter at work the next morning. As the rooms were arranged, you had to pass through one bedroom to get to the other. By cutting a door from the dining room this awkwardness was obviated.

Did you ever do any remodeling? Well, if you have I need not discuss carpenters, paper hangers and painters with you. Some of them are good. Many of them have those primary elements of failure—of coming to work without their tools and of quitting before they are done. In my efforts to save I employed a cheap paper hanger, and he made the slight mistake, when papering the dining room, of matching the ends of the leaves with the middle of the roses. I fired him, bought more paper, and tried another. He did a good job, except that—it being warm weather—he left on the light paper innumerable marks of the honest sweat by which he earned his daily bread.

In time—a good deal of time—I had that house repapered, repainted, the porch widened and electric lights and water put in. I had estimated the cost at one hundred and sixty-five dollars. When I paid the bills it was three hundred and eleven dollars and forty-three cents. That scared me. I felt sure I was in for it. It brought the actual cost of the place up to fifteen hundred and eleven dollars and forty-three cents, not counting my time.

The Prospects Who Did Not Buy

I put up a For Sale sign and advertised in the Hilton Argus. I also inquired of everybody I knew who might buy a place.

But home buyers are not so plentiful as bargain hunters at a Saturday hosiery sale. There seems to be some psychological quirk in people's minds when you talk to them about buying a home. They all want one, but don't want this one; and if they did want it they wouldn't want to go in debt for it, and they can't possibly buy it without going in debt for it—and, besides, the rooms are too small and the doors in the wrong place and the windows not properly arranged. And would you take a farm in Arkansas for it?

I had one prospective buyer to turn against it because the head of the bed would have to be against the window; and another, whose husband had practically agreed to buy the place, took a violent dislike to it because the walls of the sitting room were buff-colored when she wanted pink. I offered to change it to pink, but by that time she had accumulated so much prejudice that she declared she couldn't be happy in the house anyway; and, as a husband's business is supposed to be to make his wife happy, I was saddened by the loss of a sale.

A month passed and I still owned the house. I had a dollar and seventy-five cents left and owed two weeks' board. I had to sell that place or go back to a job. On Saturday afternoon the job was offered—a clerkship in a wholesale grocery house. I asked for a week in which to consider it.

As I thought it over that night it seemed inevitable that I must go back to a salary. Every dollar was tied up in that house, and all the actual offers I had had for it were—a proposition from a fellow named Smith to exchange it for one hundred mining shares located somewhere in the great Western unknown; an offer of two lots in a new town called Hoke Skiller, Texas; and a proposition from a thrifty Indiana farmer to take it off my hands for the nine-hundred-dollar mortgage. It certainly didn't look hopeful.

Tuesday a newcomer looked me up and asked to see the house. I saw in a minute

(Concluded on Page 38)

Make his Gift a Gem
GEM
GEM DAMASKEENE BLADES
RAZOR
35 Years' Experience perfected the GEM. Made it simple—yet efficient. Sturdy—yet light. Convenient—yet compact. Handsome—yet low-priced, every inch an ideal razor should be.
The Only Blade
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Solve the gift problem for yourself and the shaving problem for "him," give him a GEM—"he" will be glad of it, every morning in the year.
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Life-Service for a Dollar-Bill
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Outfit includes Shaving Frame and Stropping Handle with 7 DAMASKEENE Blades in sturdy handsome Case

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GIVE a Globe-Wernicke for Christmas! It is a gift that neatly compliments the intelligence of the recipient and lasts him as long as he lives. It is a gift that fosters the reading habit in young people—a gift a family soon takes into the very fabric of life—a gift of immeasurable influence for good.

It is also a very handsome gift, a lasting gift, and a gift whose cost is as moderate or great as you choose to make it. Write for Catalog No. 1140, showing the various Period styles and wood finishes of "the Bookcase you buy a section at a time," and ask for a copy of "The World's Best Books."

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They Will Walk on Neōlin Soles

Neōlin
Trade Mark Reg. U. S. Pat. Off.
Better than Leather

THEY will walk on the soles of wear, the soles of comfort, the soles that are water-tight and snug.

They will walk on Neōlin soles.

Neōlin has won.

For Neōlin has been chosen — chosen by the Navy Department itself—for Navy Department shoes.

For the first time in the history of Naval service another substance has supplanted leather for navy shoes.

And that substance is Neōlin.

Please read the letter reproduced at the side:—

* * *

Think what this message means. Here is recorded the deliberate choice for Naval Officers and Naval men of a new scientific sole-wear so superior to leather that it is preferred to leather where sole-wear quality is most required. Where waterproof quality is most exigent. Where grip-ground quality means *everything*.

Think of a dripping, sea-troughed deck, where grip-ground, waterproof tread means comfort and foot-hold.

Neōlin won.

Think of an endless, insistent heft and strain and weight of work — pitilessly recorded, pitilessly compared.

Neōlin won.

September 26, 1916.

The Goodyear Tire & Rubber Co.,
Boston, Mass.

Gentlemen:

It is our pleasure to inform you that our latest U. S. Government contract specifies Neōlin soles for Navy shoes, and that our first order for several thousand pairs will reach you in a few days.

The Navy order comes as a result of competitive tests under the most exacting demands of the service and is an emphatic endorsement of Neōlin soles.

Yours very truly,

Jos. M. Herman Shoe Co.,

By M. R. Alden, Director, Joseph M. Herman Shoe Co., Manufacturers and Contractors for ARMY, NAVY, MARINE CORPS AND RETAIL TRADE, 159 Lincoln Street, Boston, Mass

They Will Walk on Neōlin Soles

Think what that triumph of Neōlin means to *you* in sole-comfort, in shoe-cost—*commencing from today.*

For Neōlin can save for you the first day you wear it.

The children's pounding little feet can pound and yet can pound—and still will Neōlin save and keep on *saving* by saving wear.

Winter can come on the muddied roadways and streaming streets, but waterproof Neōlin is, waterproof it will remain; and dry-shod Neōlin will keep your own or your children's feet as long as you continue to wear it.

Leather prices may still rise, leather quality still may fall, yet Neōlin quality is always the same quality—on grown-ups' or children's shoes—or on shoes of any price.

Get Neōlin soles. Save with Neōlin soles. Comfort your feet with the spring and buoyancy of Neōlin soles, which look good on young folks' feet and *feel* good on elderly ones. Strengthen *your* feet with that natural tread which builds foot-muscles and leaves hearty, energized feet in their wake.

And remember: Neōlin is not rubber—is not leather. It is just Neōlin—a new Scientific wear-substance for soles whose secret the Goodyear Company knows and *keeps.* To avoid the imitations; *mark* that mark: stamp it on your memory: Neōlin. And ask for Neōlin with the accent on the "O"—Neōlin—

For grown-ups and children

For new shoes —for new soles

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Extension Ice Skates

"I am pleased and I wish to say that the ultimate wearer is the splendid quality of the Conron Skate. The extension feature is an excellently clever way of fitting a skate to any size shoe."
and GRACE HELAINE EDDIE BASSET
The World's Champion Exhibition Ice Skaters

The extension feature of the Conron Skate solves the problem of skate sizes. The sole plate can be moved on the runner to give a perfect adjustment for any size shoe, then it is clamped rigidly on the runner by two nuts.

Conron Extension Ice Skates are made in one size for men—one size for women—one size for boys and one size for girls—the skate the boy or girl never outgrows.

Prices from $1.00 to $3 50.

Buy from Your Hardware Dealer

He is glad to sell the Extension Skate because it eliminates trouble in fitting. If the dealer has not yet stocked Conron Skates, send us $1.00 (for Ladies or Girls $1 50) and we will send you a pair postpaid. State whether you want Hockey or Curved Runner Type. Your dollar back if you are not delighted.

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THE ORIGINAL
MALTED MILK
Rich milk, malted grain, in powder form. For infants, invalids and growing children. Pure nutrition, upbuilding the whole body. Invigorates nursing mothers and the aged. More nutritious than tea, coffee, etc. Instantly prepared. Requires no cooking.
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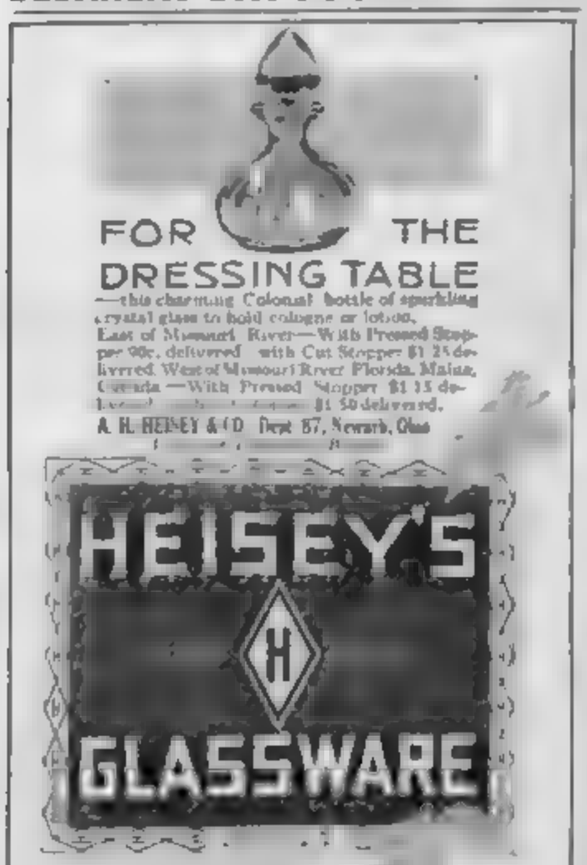
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East of Missouri River—With Pressed Stopper 90c, delivered with Cut Stopper $1 25 delivered. West of Missouri River Florida, Maine, Canada—With Pressed Stopper $1 15 delivered. $1 50 delivered.
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FEVER THERMOMETER
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No Games Like These!
In all this big, wide world, there are no more absorbingly interesting games than Billiards and Pool. Everybody plays. ... practice that perfects your game.
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THE E. T. BURROWES CO., 808 Center Street, Portland, Me.

(Concluded from Page 35)

that he was not in the habit of trading solely for the enrichment of the other fellow; but he really liked the place and had the money. I talked house to him stronger and with fuller faith in its merits than an agent for a vacuum cleaner. I believed in that house; and it was a good house! I priced it to him for seventeen hundred and fifty dollars. He offered me fourteen hundred.

I saw he wanted it; so I held to the price firmly. He went away and I thought I had lost him. I began to wonder whether I ought not to have accepted his offer. It would be a loss of only about one hundred and fifteen dollars on my venture, and I might never come that close to daylight again.

But Monday he came back and, after much parleying, raised the bid to fifteen hundred dollars. That, he said, was the last penny.

I saw he meant it. It was practically getting out without loss. It looked like my one chance. Besides, he had the cash. He saw he had me and said indifferently:

"The offer holds good only until noon. I am going to buy another place if you don't take it."

"All right," I promised; "I'll let you know by noon."

After he was gone I went to my desk and began to fill out a deed. Halfway through I stopped. "You farmed five years," I said to myself, "and quit a little in the hole. You nearly got out even in that grocery store, but lost a little. It has been that way all through. Now you are losing your time and eleven dollars and forty-three cents on that house."

I jumped up and walked the room excitedly. "There," I said fiercely, "is your failure! You do things very well—but always quit a little on the wrong side. If your habit of life had been always to get a little on the other side, before quitting, you would have been a success."

My mind was made up. I figured the time I had put in on that house at twenty-five dollars a week, then added twenty-five dollars profit. It came to sixteen hundred and sixty-four dollars. I went to my prospective buyer:

"I have decided to offer you a cut of seventy-five dollars. You can have that house for exactly sixteen hundred and seventy-five dollars. I'll keep it until it rots before I'll take a cent less."

He bought it the next day; and it was the happiest moment I had known for twenty years.

I did not take the job at the end of the week. Instead, I was busy, with carpenters and paper hangers and painters and bricklayers, working over another house I had bought.

The Tide Begins to Turn

I cleared one hundred and seventy-five dollars on my second house. This encouraged me greatly and I bought a third. For a while it looked as though I was stuck again; but I held on desperately and at last got out with a profit of thirty-seven dollars and fifty cents.

After that I went at every proposition with a different attitude. It was not Shall I lose or gain? but How much shall I gain? I had made up my mind fully not to let go of anything I had started until I had ended it on the right side of the ledger.

You know it takes pressure to make us go. In some form we all have to be driven. The big question is: Who shall do the driving?

If you have an unshakable purpose it fills the place of unavoidable necessity. If you make yourself do good, concrete things, it saves your being driven to it by a boss.

When you know that a certain result must be obtained it quickens your wits and inspires caution. So long as a man feels that his work is haphazard, that it may succeed or may fail, he does it in that spirit and, nine to one, lets go at the wrong time and charges the loss to luck.

But here is the biggest psychologic effect: If you know you can't get out of a thing until you come out on the right side you go in equipped. On a job, if your very living depends upon getting certain results, that makes you careful in selecting your tools, careful in your manner of approach, and resourceful in execution.

Now in my old attitude I should have ventured here and ventured there in buying a house or having work done, and trusted to luck to get me out, feeling that probably I should lose; but I could go back to my job.

In the new attitude, in which I determined never to let go a piece of property until I made a little profit, my mind became alert and resourceful. I studied every proposition from a dozen angles, but did it rapidly; and, knowing I must have a profit, I bought much more carefully. When I felt that getting a place for twenty-five dollars less might mean the difference between keeping the house two years and selling it in ten days, I worked hard for that twenty-five-dollar cut. Also, I studied closely every possibility of making the house more comfortable and attractive at the smallest possible cost.

Once I did hang up four months on a deal. I had foolishly bought a house in a bad location because I could get it at a bargain. I found that the hardest thing in the world to overcome in a buyer's mind is an undesirable location.

It looked like a desperate case; but finally I traded it for four vacant lots and a team of horses. This threw me on my mettle, for now I had to make a profit on the lots. I built a new house—an attractive one—on the corner lot; sold it at a profit, and then built on the third lot. The two new houses increased the value of the two vacant lots two hundred dollars each—and I sold them.

Since then I have found it easier to succeed than fail. Success is cumulative; and, once you have the habit, it is amazingly easy. I have even gone back and done over the things in which I failed. I own a farm and make money out of it; I bought a timber business; I own a bank; and I have the majority stock in that grocery store on the corner.

Now I am the same man, in a way, that I was fifteen years ago; yet then I failed on everything I tried, and I worked harder than I do to-day. What is the difference? I had not mastered myself; I had not adjusted myself to my fellow men; I had not learned to use my best ability in getting through instead of getting out! I learned slowly, I suppose. Most men do. And most men, even those who persistently fail, can succeed if they only hold on long enough to use what they have learned.

The Attitude of Success

There are certainly a thousand ways to fail, but most of them are summed up in this: A failure is a man who does the wrong thing without learning from it; the man who does the right thing, but quits before it is finished; the man who finishes, but does not get it right; and the man who does not do it at all.

Underlying all those is the same attitude of mind—a sort of uncertainty; a feeling of being a floundering fish in shallow muddy water; a half-hearted disposition to let go whenever the pulling is hard and wait for a lift.

The attitude of success is:

First—An agreeable self-possession; a mental state that enables you to meet all classes of men on a level—knowing you can be neither persuaded nor bullied into changing your plans against your judgment.

Second—An open mind; a mind that will quickly take in the details of any problem presented and can look round it and under it and over it, and come to a conclusion after—not before!—full consideration.

Third—Resourcefulness. If your wagon breaks down on the road and you invent some way to mend it, and get in with your load, you are a success. If you go off and sit on a rock and wait for a ride back to town, you are a failure.

Fourth—And this is the biggest of all: A success is a man who will not quit until he does what he sets out to do. He may not do it at the time he hoped—may not do it in the first or tenth way he tries; but if he starts to climb a mountain and finds the way impassable he goes off and finds some other way that is not impassable. He does not stick always on a project that he finds foolish. But whatever he starts he carries through in one form or another—even if it is nothing more than kicking a piece of pasteboard off the sidewalk.

I laughed and Ellery looked round questioningly.

"That," I said, "was how I knew you were a success. I saw you go back ten steps to kick a piece of pasteboard you had missed."

"You are right," he nodded. "That is why I succeed, and I learned it. It is not natural; and any man who keeps alive and going can also learn it."

a QUALITY CAR *at a* QUANTITY *price*

Search the 6-30 Chalmers from steering knuckle to differential gear and one thought will linger in your mind, "Quality."

It is the one thing in a suit of clothes, a lawn-mower, a watch and an automobile that a wise man never questions.

It prevails today in the Chalmers car as it has for many years past, and though the temptation has been great to reach out and "grow quick" through expedient ways, the Chalmers Company has never wandered from the quality trail.

More and more cars each year have come out of the Chalmers plant. There has been steady, healthy growth.

Simply because the Chalmers policy has always been to market good wares first, and as many good wares as possible second.

This year the demand for Chalmers cars has exceeded that of any previous year by far.

No doubt the low price of $1090 had a stimulating effect. For in building many thousand cars there is a great saving as everyone knows.

There are many quality cars. Some price at $6000. But these are built only in small numbers. The great Chalmers production overcomes the higher prices usually associated only with quality cars.

Thus you will understand the merit of the Chalmers contention that it builds "a quality car at a quantity price."

5-passenger	Touring	$1090	Detroit	3-passenger	Cabriolet	$1440	Detroit
7 "	"	1350	"	6 "	Sedan	1850	"
2 "	Roadster	1070	"				

For the Rural Home
Multi-Motor Washer
SEE THAT ENGINE
The Ideal Christmas Gift
Nothing will be more acceptable, more appreciated by the womenfolk, than a
Maytag
Multi-Motor Washer
With Swinging Reversible Wringer
For Rural Homes
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—a gift that becomes a permanent utility in the home through constant, unvarying service. For perfect laundering the Maytag is indispensable.
The Maytag Multi-Motor Washer
—illustrated above, is for the rural home or the home without electricity. It's absolutely safe—simple—and thorough in its work. Its wonderful little engine operates on gas or gasoline—starts instantly with a slight pressure of the foot. It has a belt wheel that enables it to run a churn—ice cream freezer—cream separator—bone grinder—any small machinery, while washing and wringing, if desired.
The Maytag Electric Washer
—illustrated below, is built on identically the same principle as the Multi-Motor, except that it is constructed to be operated electrically.
FREE: We want you to know more about the Maytag. So let us send you free a "Maytag Laundry Manual." It will prove that a Maytag Washer of either type is the ideal Christmas gift. We can arrange to make delivery at date and place desired. Christmas is only a few days away. Write now.
THE MAYTAG CO., Dept. 96, Newton, Iowa
Branches and Warehouses in Most Principal Cities.
Dealers: Our proposition will interest you. Write!
There is a Maytag Washer of every type—hand—power driven—electric—all built to the enviable Maytag Standard.
Tested and Approved by Good Housekeeping Institute
For the City Home

SHIPPING FUTURES

(Continued from Page 8)

As to government aid, it is true that American shipping in Colonial times was materially assisted by the Government. Perhaps it was assisted by the Government to as great a degree as any merchant marine has ever been since that time. But the Government did not intend to assist it. The Government, in fact, cherished an opposite intention. Broadly speaking, British navigation laws were designed to help British ships and hurt others.

For example, those laws forbade the Colonies to ship tobacco directly to a foreign port and to import Spanish iron directly—Spain then being a chief source of supply for the best iron. The tobacco must be exported to England; the iron imported thence. These restrictions lowered the price of Colonial tobacco in England and raised the price of Spanish iron here. So, when a good Colonial ship, in defiance of British law, ran a cargo of tobacco directly to Spain and brought home a cargo of iron she earned an extra profit on both legs of the voyage.

That was a fine stimulant to native shipping. Moreover, the smuggling ship had to be fast and alert, and take tall chances, which was another fine stimulant. Later on, the contraband trade with Jamaica gave a big impetus to American shipping. The profits were large and the risks heavy—both elements appealing strongly to the native genius. Rum was a staple article of this trade. It is recorded that when molasses cost only fourteen pennies a gallon Rhode Island distillers became so expert that they averaged ninety-four gallons of rum out of a hundred gallons of molasses; and some of them even got gallon for gallon.

Silly laws that made smuggling delightfully profitable no doubt helped the little American merchant marine to get on its feet; but it was the exceptional skill of the builders and masters that put it in the front rank.

Over two hundred years ago Captain Andrew Robinson, of Gloucester, Massachusetts, built the first schooner, an invention perhaps equal in those days to that of the oil-burning engine in our day; for, as compared with the old style of rigging, a crew could handle a hull of twice the carrying capacity. From then on, American builders were studying models of hull and rigging in order to get greater speed. Presently, down on the Chesapeake, they evolved the type of ship known as a clipper.

Maybe you used to gorge your youthful imagination with dime novels. In that regrettable case you will recall the delicious thrill of horror with which you read that the vessel which appeared over the horizon was a "long, low, rakish craft." You knew at once it was a pirate, for no self-respecting dime-novel pirate ever sailed in a craft of any other description. The long, low, rakish boat was an American clipper turned to sinful pursuits.

Record Voyages to the East

Whether its purposes were benevolent or malevolent, it could outsail anything afloat—until American builders found an even faster model. In those troublous days speed meant safety from pirates and privateers. Also, if the ship happened to be engaged in some privateering, smuggling or piratical operations of her own—which not infrequently occurred—it meant safety from men-of-war. But in strictly peaceful lines it meant doubled and trebled profits for her owners, because the fast boat could make five voyages to her slow competitor's three and get a premium for carrying freight.

William Brown Meloney, in his book, The Heritage of Tyre, instances American ships in the Far East that readily got charters for England at forty dollars a ton, with a premium of five dollars for prompt delivery, while British ships that were offering to carry the goods at fourteen dollars a ton lay idle at the wharf. Speed meant beating the competitor to a market, which was a highly important point then.

It was found that ginseng, a root growing wild in American forests, was much prized in China for medicinal purposes, which assisted in starting the China trade. Going out, the ship stopped at Batavia, taking in sugar, coffee, saltpeter, nutmegs, pepper; then on to Canton, where the ginseng was sold and a cargo of tea put in; and so home—but always trying to beat the other fellow to port.

It was considered a notable feat when an American ship sailed to France in nineteen days; but before the middle of the nineteenth century American ships were making the voyage between New York and Canton in less than ninety days—the Sea Witch, of New York, did it in seventy-seven days—and earning two hundred per cent profit on the round trip.

The Flying Cloud's log showed an average speed of thirteen and a half knots an hour for four consecutive days, and for one day over fifteen knots an hour. The Sovereign of the Seas averaged fifteen and a half knots an hour for four days. Then the Lightning logged eighteen knots an hour for a day and at times exceeded twenty knots. The log of the Baines for June 17, 1856, shows: "Latitude 44 degrees S., longitude 106 degrees E.; ship going twenty-one knots, with main-skysail set." A knot, by the way, is about six thousand and eighty feet—roughly a statute mile and a sixth.

Government Aid Not Needed

These sailboats, it will be observed, were as speedy under favorable conditions as any but the fastest express steamers to-day. Of course they could not control conditions of speed as a steamer can; but often a swift boat paid for herself in a single voyage, and there are instances of profits on a single voyage running as high as three times the cost of the ship. American vessels were fastest, because they were built from the best models and handled with the greatest skill and daring. Says Mr. Meloney:

"Where a foreigner spread a running foot of dirty hemp or flaxen canvas, an American spread a square yard of cotton duck. Where a Britisher mounted nothing higher than topgallant sails on stumpy masts, an American stabbed at the stars with skysails and moonsails. Where the foreigner clewed up and furled sail, we hung on or loosed another 'kite.' Where each day at sunset they all snugged down to hardly more than a rag, we drove on. The night to us was as the day to them." So our shipping engaged in foreign commerce rose above two and a half million tons; we not only carried from two-thirds to three-quarters of our own foreign commerce but a lot of the foreign commerce of other countries too.

The Civil War ended it. Our sailships were sunk, sold to foreign flags, deteriorated; and England was then developing steam navigation—an American invention—in iron hulls. But there was something else. Predominantly American enterprise and capital were turning inland. Greater profits were to be made in developing the interior resources of the country, especially in building railroads. Commodore Vanderbilt's amphibious career marks the transition. He had made a fortune in shipping before he perceived that a greater fortune might be made in building, watering and manipulating the New York Central Railroad. In that absorbing occupation he lost interest in shipping—an interest the country has never really recovered, but may be in the way of recovering now.

In the palmy days the wages of American seamen were the highest in the world, and they sometimes got a share of profits too. But, because the seamen were the most skillful and most ably commanded, they would work a ship with fewer hands than a foreigner could. Probably the total labor cost was no higher than the foreigner's.

Since the Civil War our Government has at times paid very liberal bounties to American ships. On the other hand, it has imposed handicaps that made the bounties finally ineffectual. The Department of Commerce recently made a comprehensive report on this subject of government aid to shipping, reviewing the practice of every maritime nation. Anyone interested in the shipping problem will find it worth while to read that report. The only deduction which an open-minded reader can draw from it is that direct government aid, in the form of bounties, subventions, loans of capital, and so on, offers no solution of the problem. The nations whose shipping has most notably flourished of late years—England and Germany—give very little direct government aid. The tonnage that carries the greater part of the world's oversea commerce gets no aid at all.

Quite likely, after the war, it will again cost more to build a steel vessel in an

American yard than in a foreign yard. Probably wages on an American vessel will be higher. Those are the obstacles to be overcome, for American ships must compete with other ships; they must carry the freight of other nations as well as our own. If they carried only our own commerce they would be coming home empty half the time, for our outbound trade far exceeds in bulk our inbound trade. The way a freight steamer operates is illustrated by the following instance, which was cited in the decision of the United States Circuit Court in the Steel Trust case:

Freight on steel from Pittsburgh to Vancouver was eighteen dollars a ton, but an English manufacturer could send steel from Liverpool to Vancouver at a freight cost of seven dollars a ton. So the Steel Corporation put four steamers in service from New York to Vancouver through the Strait of Magellan. They solved the problem of getting a competitive carrying charge from the mills to Vancouver. There remained the problem of making the boats earn their keep on the way home. Consequently at Vancouver they loaded with lumber for the Gulf of California. There they reloaded with copper matte for Dunkirk, France; and there they loaded again with chalk for New York.

They must compete with foreign ships in spite of the probable handicap of somewhat higher initial cost and somewhat higher wages. If that handicap develops again after the war and American genius cannot overcome it, we shall probably not get far in the merchant-marine line. Of course the new Shipping Act, which contemplates that the Government shall invest fifty million dollars in merchant boats for a period limited to five years, promises no solution, but is at most merely a preface to a volume whose contents have not yet been conceived.

Norwegian shipping is quite largely on an individualistic basis, much as our shipping used to be when it flourished. The rule there is a company owning a single ship, in which the master is directly interested, and to which consequently he gives the best there is in him. The British tramp, which did a great part of the world's carrying before the war, and still does, is also a good deal of an individualist.

German shipping developed on the combination plan. Two German companies had, before the war, six hundred vessels, of more than two million tons. The war has induced a very decided movement toward combination in shipping generally. Such reports as reach this country indicate that German shipping is going to be pretty comprehensively consolidated under highly centralized management. The two big companies are getting closer together, with interlocking directors. Together they are acquiring some smaller lines; and Austrian lines appear to be working hand in glove with them. It looks as though they aimed at a pretty solid and inclusive Austro-German Shipping Trust.

Advantages of Combination

In somewhat less degree the same thing is going on in England. Various amalgamations and sales of one line to another have been reported. Undoubtedly a very considerable centralization of control is taking place. It is reported that Italian lines have formed a close association, with the backing of the government.

European governments are taking an even livelier interest than ever in the subject of shipping, and this government interest naturally operates in the direction of consolidation. The economic program the Allies mapped out at Paris last summer bears upon shipping, and the bearing will undoubtedly be in the direction of centralized management.

To maintain freight rates at a stable level has long been a chief object among shipping men, just as it has long been with American railroads; and for the same sound and obvious reasons. Numberless pools, conferences, agreements, and so on have been established to that end. It seems beyond question that the war will strongly promote combination and centralization of control in shipping.

Our Government, of course, has sternly set its face against that sort of thing—even valiantly striving to put a considerable part of the world's shipping into the lockup because it persisted in combining when our Sherman Act declared combination to be wrong. Undoubtedly the world will go right on combining, because experience has shown that to be expedient; and it seems advisable for our Government to reëxamine its attitude in that regard with respect to ocean carriage if it hopes to cut an important maritime figure. Combinations never like outsiders. The workman who will not join the union and abide by union rules is always unpopular with the union.

We have got on very comfortably without any merchant marine to speak of; and we have paid no "tribute" whatever to foreign shipowners, unless the extraordinarily high charges we have paid on our imports the last two years could be so described. Otherwise we have merely paid foreign shipowners a fair price for performing a service that was profitable to us. We have paid no more than our competitors have paid for the same service. In view of the fact that our foreign trade in 1916 amounted to about eight billion dollars, while the foreign trade of England, by far the greatest shipowner, was only five billions in 1914, the notion that we cannot do business oversea unless we own the ships to carry it seems absurd.

Shipping Profits in Normal Times

Very likely we can get on quite comfortably for an indefinite period with only a miniature merchant marine; yet a flourishing merchant marine under our own flag would undoubtedly have important advantages. In a war in which we were engaged its advantage as an auxiliary of the navy would be very great. Its possible advantage in a war in which we are not engaged has been illustrated during the last two years. No doubt a merchant marine has an important advertising value, or psychological value. When foreigners patronize us as shipowners it is a bit easier to get them to patronize us in other ways.

In the total strategy of international trade, ownership of a big merchant fleet probably confers advantages. It looks as though the strategy of international trade might be something quite different from what we have known. With all Europe talking of dividing itself indefinitely into two hostile trade camps, with all sorts of preferences and discriminations, the fact that about all the ships belong to one camp or the other may have a new importance for us.

We have not been robbed or strangled by foreign-owned ships. There is little likelihood that we shall be robbed or strangled. All the same, it looks as though we ought to have a merchant marine if we can get one on any tolerable terms.

That involves an investment of several hundred million dollars, which obviously involves making the investment reasonably attractive to capital. There is absolutely no other way unless we are going in for a huge investment by the Government and a great fleet of government-owned ships as a permanent condition.

Now, normally, shipowning is by no means an exceptionally profitable business. Analysis of the accounts of British cargo boats for a ten-year period before the war showed an average return of less than six per cent on the capital invested. That included some poor years for shipping. No doubt the average return for all shipping for a long period would be better than that; but normally it is no thirty per cent business. American capital and enterprise deserted the sea because inland development—especially railroads—offered much higher profits.

And of late years American capital has been by way of deserting railroads—as the statistics of investment very clearly show—because government regulation held down the profits on railroads to a low point, and manufactures, where capital had a free hand, offered much bigger returns. Even these wartime profits on shipping look pindling when compared with the gains in some lines of manufacturing—automobiles being a conspicuous instance.

The new Shipping Act confers upon a government board about the same authority over ocean freight rates that the Interstate Commerce Commission has over railroad rates. Shipping men, so far as I could learn, do not object very strenuously to that; but they see clearly enough that if this power is exercised in an oppressive way there will be little enough enthusiasm among investors for shipping securities.

The whole problem of merchant marine—aside from the probably impossible alternative of government ownership on a great scale and as a permanent thing—is to attract capital into that field. It cannot be attracted with a club.

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The inner tube's separate and single function is to hold air.

It is the casing that is built to resist pressure and shoulder the heavy work.

But holding air effectively, over a long period of use—this is indeed high merit in a tube; upon such ability depend the casing's economy and life; it is the quality distinguishing most clearly the good tube from the bad.

Goodyear Tires, Heavy Tourist Tubes and "Tire Saver" Accessories are easy to get from Goodyear Service Station Dealers everywhere.

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We roll the finest rubber into tissue-thin layers, and then from many such layers construct a laminated tube, vulcanizing the whole in one.

And we get extra thickness by using extra layers, each of which adds to the tube's life and air-retaining capacity.

Even the valve patch is made integral with the whole—vulcanized in, not stuck on—and in this one feature is eliminated one of the commonest causes of tube trouble.

When we have done, we have a tube that holds air better, lasts better, does better all things a tube is meant to do—a fit mate for the Goodyear Tire, an effective expression of the Goodyear intention to put extra value into every product.

We especially recommend Goodyear Heavy Tourist Tubes.

They are slightly higher in price, but they are vastly rich in worth.

The Goodyear Tire & Rubber Company
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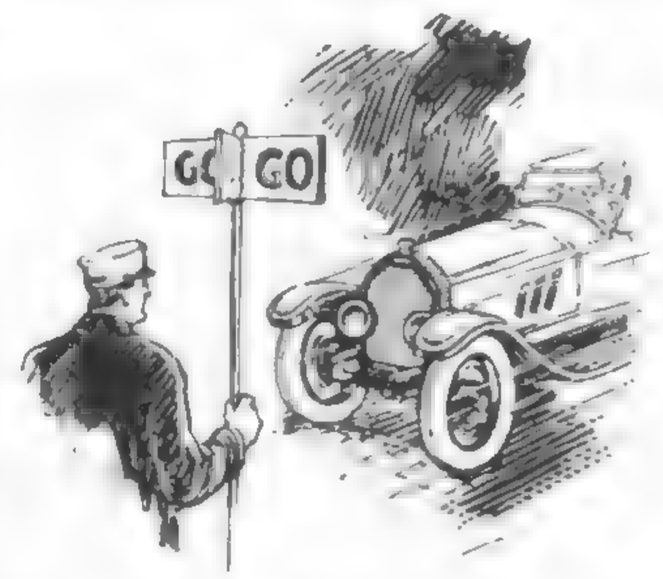
Lightness is the word today in motor-car construction.

Frame, axles and superstructure are made of stronger, lighter materials.

The high-speed motor is smaller and more compact than its clumsy predecessor.

Lynite aluminum alloys had already solved the weight problem for over forty motor-car parts. Now comes the new Lynite Piston Alloy "122" which has solved the greatest problem of all.

It weighs about a third as much as cast iron, lightening the pressure and friction on cylinder walls, the hammer blows on crankshaft and connecting-rod bearings, and the effort of starting and stopping the dead weight of cast iron in your cylinders 3000 times a minute.



ACCELERATION

Like the greyhound or thoroughbred race horse which is off at a flash—so Lynite Pistons give you the full power of your motor with instant response.

Relieved of that heavy load of cast-iron inertia, the car leaps forward with a swift, smooth rise in power.

The succession of power impulses is unbroken. The vibration due to the cast-iron battering ram in the motor is done away with.

You get this quicker response not only in starting but under all the conditions of driving.

Up the hills on high, slowly through crowded traffic or rushing along on the straightaway, your motor is like a thoroughbred, instantly responsive to the lightest touch of the rein.

LYNITE

STRENGTH

The strength and wearing qualities of the new Lynite Pistons are as astonishing as their lightness.

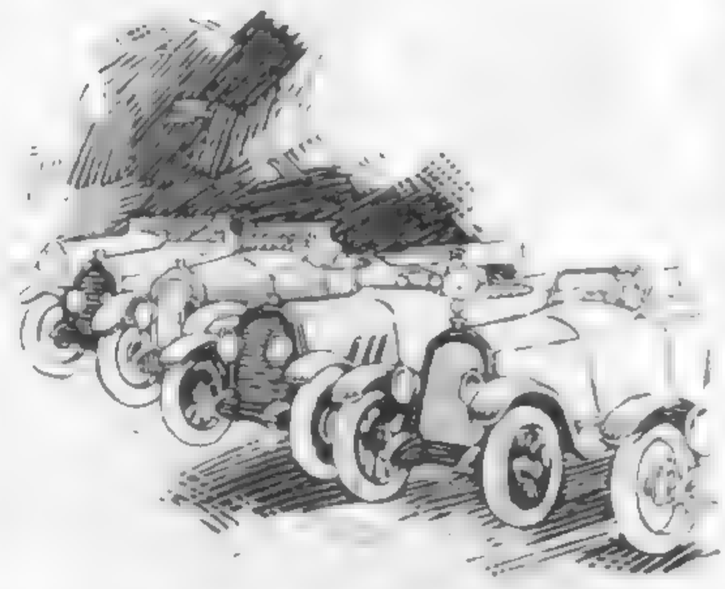
They have a hardness and uniform, close-grained structure previously unknown in alloys of aluminum.

This is due both to their composition and to the unique methods by which they are cast—assuring results impossible with ordinary sand castings.

They do not soften at the high temperatures of modern engines, thus avoiding the danger of piston seizure.

And their low factor of expansion permits smaller clearances and prevents piston slap.

In a word, they have all the merits of cast-iron pistons with none of their defects.

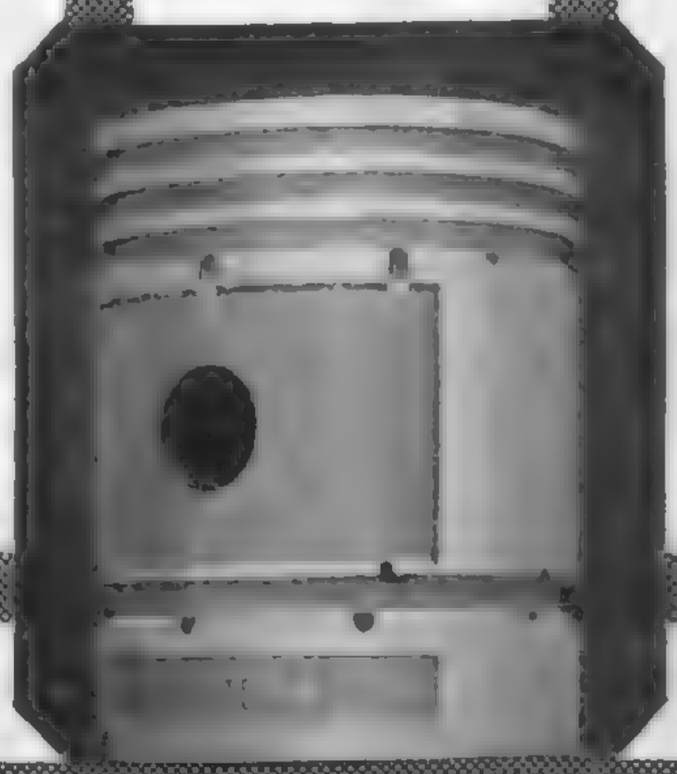


USERS

The adoption of Lynite Pistons by these well-known manufacturers has followed the severest tests of laboratory and road service.

Chalmers Motor Company
Cole Motor Car Company
Jas. Cunningham, Son & Co.
Curtiss Aëroplane & Motor Corp.
The Haynes Automobile Co.
Mercer Automobile Company
Nordyke and Marmon Co.
Oakland Motor Company
Olds Motor Works
Packard Motor Car Company
Premier Motor Corporation
Scripps-Booth Company
The Simplex Automobile Co.
Sterling Automobile Mfg. Co., Inc., of N. Y.
The White Company
The Willys-Overland Company
Wisconsin Motor Mfg. Co.

The Aluminum Castings Co.
Cleveland, Ohio



PISTONS

His Xmas Gift

The Most Luxurious and the Most Economical Gift a Dollar Ever Bought

FOR Xmas give *Him* the razor that all the world is using—over five million happy men. If *He* shaves himself, he won't be completely happy until he owns an '*Ever-Ready*.' If *He* shaves at the barber's, he will be thankful to you the rest of his days, if you present him with an '*Ever-Ready*.'

If *He* is a beginner, you can start him off right with an '*Ever-Ready*.' If *He* is a regular '*Ever-Ready*' user you can double his joy by giving him one of the fancy combination outfits that are remarkable values at $2.50, $3.50, or $5.00. Or, maybe a few packages of extra blades for the razor he already possesses, which retail 10 for 50c or 6 for 30c.

'Ever-Ready'
with *Twelve* Radio Blades $1.00 Complete

His satisfaction is guaranteed because we gladly refund the purchase price of any '*Ever-Ready*' article bought, if the purchaser or user wants it. The outfit pictured above, with 12 "Radio" Blades, is sold for $1.00 at dealers' everywhere. The '*Ever-Ready*' is the best safety razor that money can buy.

Extra "Radio" Blades
6 for 30c

"*Radio*" Blades are the marvel of the razor industry. They are made by an improved process that results in a keener edge and longer life.

American Safety Razor Co., Inc., Mfrs., Brooklyn, N. Y.

THE FALL OF NEWPORT

(Concluded from Page 16)

say, the calmest person present was Ma Simon. Beautifully gowned, she sat at the side of the archway to the drawing-room, as though she marked a dividing line, and beamed impartially now on her dear girls, now on the assembly.

A moment came when the last boudoir rite had been administered. The girls moved out slowly in chatting groups. Oh, dreams of fair women! See the twinkle of their satin-slippered feet, the opalescent gleam of their silken hosiery, the billowing multicolored mists of frocks divine, the creamy white of their bare arms and necks, the glow in their cheeks and the sparkle in their eyes!

The groups came to a standstill, scattered in high relief on the wide expanse of the dancing floor. The tension broke. Women crowded round Mrs. Beaming, to do abject homage and swear fealty. Never, never, since Newport was, had they seen anything like it. The originality of the thought, the *chic* and the good form of its execution, the success, my dear; for, after all, really nothing does succeed like success, does it?

While their backs were turned, Mr. Oliver Twist, whose real name was Smythe-Allen and half a million a year, broke away from his phalanx of gilded youths and sauntered over to the bandmaster. There was a look of do or die on his face. He glanced vindictively at Betty's back and at the spot where Mrs. Beaming had disappeared in a swirl of womankind.

As he drew alongside the bandmaster, he produced a hundred-dollar banknote and displayed it. The band had been paid in advance by Mrs. Beaming, consequently the parley between Mr. Smythe-Allen and the bandmaster was short. The banknote changed hands. "A fox-trot," murmured Mr. Smythe-Allen, "and you play till I tell you to quit."

The band struck up "If I should *tell* them how wonderful you are!" The music stole out softly across the air in a cadence that was so germane to the place, the hour and the thought that nobody noticed it, and just as softly Mr. Smythe-Allen stole out across the floor. He made straight for little Miss Long.

"You don't remember me," said the smiling Smythe-Allen glibly.

The startled girl peered up at him, swallowed a lump in her throat and stuttered:

"N-no, I d-don't."

"The day you rolled across Fifth Avenue," pursued Mr. Smythe-Allen. "Reggie Pellam took you home in my taxi."

Miss Long's face broke into a radiant smile. Indeed she did remember the day Pellam had snatched her from death beneath a motor truck and substituted matrimony.

"Why, of course!" she said.

"Let's dance," said Smythe-Allen as he put his arm round her and swept her into the rhythm of the music.

There must be something infectious about the harmonious recurrence of stress, impulse, beat, sound, accent or motion of the fox-trot; for Smythe-Allen had not paced a single measure before he was joined on the floor by every youthful scion of wealth in the house, not to mention several that weren't youthful but suddenly felt young. It was like a cane rush.

As on that other memorable occasion in history when ravished Sabines leaped into the eternal hall of fame, there was no time for introductions. Men saw girls, wonderful girls, coveted and seized the goods; and never did precious burdens yield so softly. The plunder, trained to dance from infancy to hurdy-gurdies and in the terpsichorean halls of the East Side, moved off on twinkling feet as lightly and smoothly as thistledown and honey.

But what is that discordant note? A cry, a gasp, two hundred pairs of angry eyes, a group that shudders and breaks apart to let Mrs. Beaming see, hear and feel the crash of her tumbling house of cards!

She does see. At first the sight horrifies her and then it threatens to entrance. She takes a grip on herself and marches across to where Ma Simon sits, still beaming, only more so, that dreamy look of remembered youth swimming in her eyes.

"Mrs. Simon!" cried Mrs. Beaming in tones calculated to arouse one who slumbers in the midst of flames.

"Yes, my dear," said Mrs. Simon absently. "Isn't it lovely! Look at that girl there, the one that's just going by. Look at her face. Her name is Ana, but I call her Apple Blossoms."

Mrs. Beaming, struck speechless, stared at the girl, at Mrs. Simon and back at the girls in general.

"And that one," continued Ma Simon, "the tall, dark girl. Ever since I've known her she's been smoldering inside and now it's broken out. She's like a beautiful flame of fire." She waved her plump hand at the dancers. "This doesn't mean anything to you," she remarked placidly, "but to these dear girls —— They'll never forget it!"

For one second Mrs. Beaming's beady eyes grew actually big and round; then she collapsed into a chair and laughed silently but hard enough and long enough to make her ribs ache.

At that tragic *dénouement* the horrified guests, who had been watching her progress, began to take French leave in bunches. They stood not on the order of their going but went, all but a few good sports, and in five minutes there was plenty of room for the young and the near young to whom the dance was the thing and let the devil pay the piper.

When Mrs. Beaming recovered from her first good laugh in three years, she said to Ma Simon:

"Call that little apple-blossom thing! I want to talk to her."

Ana came. There was no fright in her shy eyes, for her enraptured gaze was busy elsewhere, fixed on something or somewhere far off, as though she trod the causeway of a girl's heaven and knew she had the right of way.

"My dear," said Mrs. Beaming, "sit down. Are you as happy as you seem?"

The girl clutched both hands to her palpitating breast. "Oh!" she gasped faintly, and gave Mrs. Beaming such a look as left words miles behind.

"Tell me!" said Mrs. Beaming, her shrewd eyes grown grave and eager. "How do you feel? How does it feel to be here?"

The girl smiled and suddenly came back from far away.

"Do you want me to tell you?" she said softly. Mrs. Beaming nodded.

"Not how I feel now," said the girl. "You know that. You c'n see it. But how I felt upstairs when Ma Simon made us lay on the beds. I felt like once when I was little, and they took me to a farm, and I'd never seen little pigs 'nd little chickens 'nd cows 'nd calves nor fields 'nd barns, and they put me straight to bed and said I needed a nap, and I cried 'nd cried." The girl smiled shyly through recollected tears. She nodded her head.

"That's how I felt."

To Mrs. Beaming she suddenly became amazingly human, not a manikin at all, a girl, with feelings and longings and a beating heart!

"My dear," said Mrs. Beaming, laying a hand on her arm, "you shall see every least thing about the place—all you girls. What you can't see to-night you'll see in the morning! Now go and dance!"

The women say that Mrs. Beaming put on the crown of a season in the morning and chucked it away at night; but, to the young men of Newport and to the élite of the working girls of Manhattan, she wears an eternal diadem.

Editor's Note—This is the fifth and last of a series of stories by Mr. Crowfoot.

The Triumph of the Screen

The marvelous art of the foremost actor of the modern stage is to be preserved through the medium of the photoplay.

The Golden Age of the Drama, that had its Booth, Barrett, Forrest, the elder Sothern, Irving and Mansfield, sees its greatest glory in

E. H. SOTHERN

who has given to the stage all the beauty, the romance, the richness of his art.

And that his genius might endure, that it might be spared the tragedy of passing into the realm of the Lost Arts,

The Vitagraph Company of America

has produced three photo-dramas presenting Mr. Sothern, preserving for all time his incomparable talent in its full maturity.

This legacy of art, bequeathed by Mr. Sothern to drama-lovers, has been guarded by the Vitagraph Company with a full realization of its obligation, as trustee or executor of a rich estate.

Into the making of Mr. Sothern's photoplays have gone the limitless resources, the unmatched experience, the ingenuity, the mechanical perfection of Vitagraph's twenty years of film production.

Vitagraph's ability—single in all the ranks of film companies—to give the genius of Mr. Sothern its proper presentation, has resulted in

Three Photoplay Classics

"THE CHATTEL"
By Paul West
MR. SOTHERN
Supported by the Popular English Favorite
PEGGY HYLAND

"AN ENEMY TO THE KING"
By Robert N. Stephens
MR. SOTHERN
and the Splendid Vitagraph Actress
EDITH STOREY

"THE MAN OF MYSTERY"
By A. C. Gunter
MR. SOTHERN
Supported by the Stage Favorite
CHARLOTTE IVES

At Leading Photoplay Theatres Everywhere

MR. SOTHERN and MISS STOREY
IN A SCENE FROM
AN ENEMY TO THE KING

MR. SOTHERN AND MISS HYLAND IN A SCENE FROM THE CHATTEL

MR. SOTHERN AND MISS IVES IN A SCENE FROM THE MAN OF MYSTERY

VITAGRAPH

Don't Freeze to Death
Mr. Car Owner—
Heat your car with a Perfection Heater and use it every day.
Costs nothing to operate.
Perfection Heater
For Automobiles
Mr. Car Dealer—
Don't wait till April to sell those cars. Put Perfection Heaters in them and sell them now.
Write us about it.
The Perfection Spring Service Co.
Cleveland, Ohio

SAVING FOR VICTORY

(Continued from Page 13)

For every 15 6 you put into War-Savings Certificates now you will receive £1 in five years' time. This is equal to compound interest at the rate of £5.4.7 per cent.

Each year your money grows as follows:

In 1 year it becomes 15 9.
In 2 years it becomes 16 9.
In 3 years it becomes 17 9.
In 4 years it becomes 18 9.
In 5 years it becomes £1.

If you need it you can withdraw your money at any time, together with any interest that has accrued.

This advertisement made a good many people sit up, because it brought home for the first time one concrete use of the money absorbed in war loans.

The National War-Savings Committee had two things to sell: One was the five-per-cent exchequer bond; the other was the new fifteen-and-six war-savings certificate. The promoters were quick to see that, though the exchequer bond was very desirable, the principal effort must be concentrated on the war-savings certificate, for which the widest appeal and the best selling talk could be made.

That it was a good "buy" nobody could deny. It was the obligation of the British Government; it was free from income tax; it could be cashed in at any time at a profit; and it made the owner part and parcel of the financing of the war. Every post office and nearly every bank became a selling agent. In short, it was a simple, cheap and worth-while investment, absolutely within the scope of everyone.

At first, the sale was restricted to those whose income did not exceed three hundred pounds, the purpose being to keep the investment among the wage-earners. So many munitions workers were receiving such large incomes, however, that this ban was removed. The only limitation imposed was that no individual could hold more than five hundred certificates. This, however, did not prevent the various members of a family, for example, from each acquiring the full limit.

Having decided to make the war-savings certificate its prize commodity, the committee proceeded to launch a spectacular, even sensational, promotion campaign. J. Rufus Wallingford in his palmiest days was never more persuasive than the literature that now fairly flooded Great Britain.

The phrase Your King and Country Need You!—which had stirred the recruiting fever—now had a full mate in the slogan Saving for Victory! which began to loosen pounds and pence from their hiding places.

The word "save," which had dropped out of the British vocabulary, suddenly came back. It was dramatized in every possible way, and it became part of a new gospel that vied with the war spirit itself.

A Stroke of Financial Genius

The National War-Savings Committee became a center of activity whose long arms reached to every point of the kingdom. Branch organizations were perfected in every village, town and county; the Admiralty and the War Office were enlisted; through the Board of Education every school-teacher became an advance agent of thrift; the Church preached economy with the Scripture. No agency was overlooked.

The sale of certificates started off fairly well. On the first day more than two thousand were sold, and the number steadily increased. But, though many individuals rallied to the cause, there was not sufficient teamwork.

One serious obstacle stood in the way: Though fifteen shillings and sixpence is a comparatively small sum to a man who makes a good income, it looms large to the wage-earner—especially when it has to be "put by," and then goes out of sight for four or five years. So the National War-Savings Committee set about establishing some means by which the average man or woman could start his or her investment with a sixpence—that is, twelve cents. Even here there was a difficulty. Millions of people in England could save a sixpence a week; but the chances were that, before they piled up the necessary fifteen-and-six to buy the first certificate, they would succumb to temptation and spend it.

The English small investor, like his brother nearly everywhere, is a person who needs a good deal of urging or the power of immediate example about him. Thereupon the committee said: "What seems impossible for the individual may be possible for a group."

Thus was born the idea of the War-Savings Association, planned to enable a group of people to get together for collective saving and cooperative investment. This proved to be one of the master strokes of the campaign. From the moment these associations sprang into existence the whole war-savings certificate project began to boom; and it has boomed ever since.

War-savings associations are groups of people who may be clerks in the same office; shop assistants in the same establishment; workers in the same factory or warehouse; people attending the same place of worship; residents in any well-defined locality, such as a village or a ward of a town; members of a club; the servants in a household—in short, any number of persons who are willing to work together. Some have been started with ten members; others with as many as five hundred. Up to the first of October nearly nine thousand of these associations had been formed throughout the kingdom.

Now came the inspiration that was little short of genius, for it enabled the lowliest worker who could set aside only sixpence a week to become an intimate part of the great British saving and investment scheme. The idea was this:

If one man saves a sixpence a week it would take him thirty-one weeks to get a one-pound war certificate. But if thirty-one people each save a sixpence a week they can buy a certificate at once, and keep on buying one every week. Their savings began to earn interest immediately. Thus every war-savings association became a coöperative saving syndicate.

Coöperative Saving

How are the certificates distributed? The usual procedure is to draw lots. In a small association no member is ordinarily permitted to win more than one certificate in a period of thirty-one weeks, except by special arrangement. Each association, however, can make its own allotment rules. The value of winning a certificate the first week is that the winner's fifteen-and-six will have grown to one pound in four years and a half instead of five. This is broadly the financial advantage gained by being a member of an association, though the larger reason is that it is more or less compulsory as well as coöperative saving.

Britain is buzzing with these war-savings associations. You find them in the mobilization camps, on the training ships, on the grim gray fighters of the Grand Fleet—even in the trenches up against the battle-line. The London telephone girls have their own organization; salesforces of large commercial houses are grouped in thrift units; there are saving battalions in most of the munitions works. And so it goes. In many of the big mercantile establishments that have associations, the weekly drawings of certificates, with all their elements of chance and profit, are exciting events.

Many Britishers shy at coöperation. For example, they like to save "on their own." To meet this desire the War-Savings Committee devised an individual saving and investment plan which begins with a penny—that is, two cents. Any person can go to the treasurer of the war-savings association and get a blank stamp book. Each penny that he deposits is marked with a lead-pencil cross in a blank square. When six of these marks are recorded a sixpenny stamp is pasted on the blank space. As soon as the book contains thirty-one stamps it is exchanged for a war-savings certificate.

Still another plan has been devised to meet the requirements of people who do not care to affiliate with the war-savings associations. Any post office will issue a stamp book in which ordinary sixpenny postage stamps can be pasted. When thirty-one have been affixed they may be exchanged at the post office for a pound savings certificate. These books have this striking inscription on their covers: "Save your Silver and it will turn into Gold! Fifteen-and-six now means a sovereign five years hence."

The whole savings campaign is studded with picturesque little lessons in thrift.

(Continued on Page 49)

A Thousand Public Buildings Stand as a Living Testimonial for Johns-Manville

A monument to public spirit and civic pride, the public building is more than a structure of steel and stone. It stands to express some phase of the community's activity without respect to time or the cycle of conditions.

Small wonder that such buildings should command the skill of architect and engineer. And logical, too, that the materials used should be of the highest quality.

It is with pride that Johns-Manville can point to the Public Works in America's representative cities and say: "Here are one or more J-M Products."

It is satisfying to know that this Institution not only serves the individual, but the community as well. This indorsement is a voucher for the quality, the safety and the permanence of J-M Materials, and what to us is even of more importance it speaks eloquently for the confidence of the American community in the name Johns-Manville.

Asbestos roofing, asbestos shingles, asbestos packings, insulating materials for power plants, acoustical treatment, electrical accessories, and waterproofing are some of the materials that the Johns-Manville Co. is contributing to the most prominent buildings.

JOHNS-MANVILLE
Service to Public Works

H. W. JOHNS-MANVILLE CO., Executive Offices 296 Madison Avenue, New York

Akron, Albany, Atlanta, Baltimore, Birmingham, Boston, Buffalo, Chicago, Cincinnati, Cleveland, Columbus, Dallas, Dayton, Denver, Detroit, Duluth, El Paso, Grand Rapids, Great Falls, Havana, Houghton, Houston, Indianapolis, Kansas City, Los Angeles, Louisville, Memphis, Milwaukee, Minneapolis, Newark, New Orleans, Omaha, Philadelphia, Pittsburgh, Portland, Rochester, St. Louis, St. Paul, Sacramento, Salt Lake City, San Diego, San Francisco, Seattle, Syracuse, Toledo, Tulsa, Washington, Wilkesbarre, Youngstown

THE CANADIAN H. W. JOHNS-MANVILLE CO. Limited Toronto Winnipeg Montreal Vancouver

A Dangerous Rainy Night Without Warner-Lenz

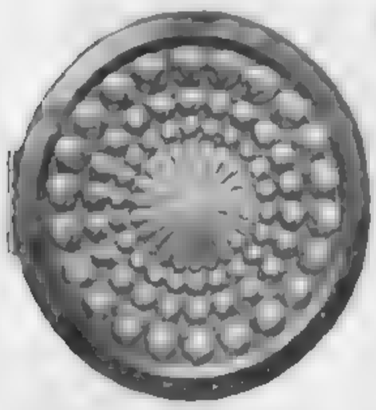
Warner-Lenz Light the Way Regardless of Weather

The Right Light for Driving at Night

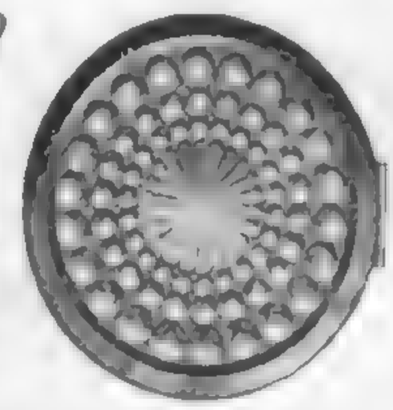
That light comes from Warner-Lenz. Prove it yourself. Have a pair of Warner-Lenz put on your lamps—then if you don't agree with automobile engineers, traffic experts and thousands of drivers—*your money back.*

Warner-Lenz shed a fan-like glow, diffused and penetrating. The road is lighted up as by daylight, unfolding obstacles and dangers well in advance. Corners are made clear before you reach them. You always have enough light, *exactly* where it should be.

After once driving behind Warner-Lenz, you will never again be content with the lights of a glaring shaft nor the uncertainty of dimmers. Like thousands of others who are now enjoying this new security and comfort, you'll praise Warner-Lenz. You'll insist on others' having them. You'll call it an offense against road etiquette for the other fellow to blind you with a glare or endanger you with a tricky dimmer.



WARNER-LENZ



Police officials all over the country O. K. Warner-Lenz. Automobile manufacturers—such as the makers of the Packard, Marmon, Stutz, Singer, H. A. Lozier-Hal and McFarlan cars—have adopted Warner-Lenz as standard equipment. Owners send thousands of unsolicited testimonials. In only a few months over 265,000 pairs have been sold.

Crowded city streets, now made doubly dangerous by winter's earlier darkness, lose their difficulties. Treacherous country roads are now lighted as by daylight. So with Warner-Lenz any driver feels easier and less tense. It means protection for him and the occupants of his car, as well as other motorists and pedestrians. All laws against glares and dimmers are in favor of Warner-Lenz.

Warner-Lenz should become universal. There is no need now, say experts, to search further. No need for makeshifts.

So wait no longer. Go to the nearest accessory dealer. He'll gladly put a pair of Warner-Lenz on your lamps. Then try them yourself and be the judge. Remember, they are personally guaranteed by Mr. A. P. Warner, of auto-meter fame.

If you should fail to find Warner-Lenz nearby, you may order direct from us. The coupon is for your convenience.

Money-Back Coupon

THE WARNER-LENZ CO.
918 S. Michigan Avenue, Chicago

Inclosed find (check, money order or cash), for which please send me prepaid one pair of Warner Lenz, with a guarantee that if not satisfactory money will be refunded upon return of the lenses within ten days

Name

City _____ *State* _____

Name and model of car

Dealer's name _____

Address _____ (52)

Price of Warner-Lenz
Per Pair

Diameter in inches	East of Rockies
5 to 9, inclusive,	$3.50
9¼ to 10, inclusive,	4.00
10¼ to 12, inclusive,	5.00

West of Rockies 50c per pair extra

Please Read These Directions Carefully

Merely send us the name and model of your car with the diameter of your present lens.

THE WARNER-LENZ COMPANY
918 S. Michigan Avenue, CHICAGO

(Continued from Page 46)

The London costers—the pearl-buttoned men who drive the little donkey carts—subscribed for two hundred pounds' worth of certificates in a single week, though they had made a previous investment of eight hundred pounds.

In hundreds of factories the idea has taken root. In some of them war-savings subscriptions are obtained by means of deductions from wages. Employees sign an authorization for a certain amount to be taken each week or month out of their wages. They get accustomed to having two, three, four or five shillings lifted out of their pay envelopes; and thus the saving becomes automatic.

Often the employer helps the movement by contributing either the first or last sixpence of each certificate, or offering certificates as bonuses for good conduct or extra work. When one small employer of whom I heard pays his men their war bonus, he gets them, if they are willing, to place two sixpenny stamps on a stamp card, for which he deducts tenpence. The employees are thus given twopence for every shilling they save. When these cards bear stamps up to the value of fifteen-and-six they are exchanged for certificates.

No field has been more fruitful than the schools, where the thrift seed was planted early. In hundreds of public educational institutions savings clubs have been formed to buy certificates. In Huntingdonshire, where there were less than one hundred and fifty pupils in a certain school, more than seven pounds was subscribed in a single morning. At Grimsby a successful trawler owner gave one thousand pounds to the local teachers' association, to help the war-savings crusade.

A shilling has been placed to the credit of every child who undertakes to save up for a war-savings certificate, the child's payments being made in any sum from a penny up. Ninety-five per cent of the children in the town have begun to save. Similarly a councilor of Colwyn Bay has offered to pay one shilling on each certificate bought by the scholars of one of the town's schools, and has also offered to add fifty per cent to all sums paid into the school savings bank during one particular week, to purchase war-savings certificates.

Almost countless schemes have been devised to instill, encourage and develop the thrift idea. In certain districts patriotic women make house-to-house canvasses to collect the installments for the certificates. They become living thrift reminders. Tenants of model flats and dwelling houses pay weekly or monthly war-savings certificates at the same time they pay their rent.

Some Schoolboy Wisdom

That this economy and savings idea has gone home to high and low was proved by an incident that happened while I was in London. A man appeared before a certain well-known judge to ask for payment of a sum of money that stood to his credit. Being asked the reason for the proposed withdrawal, he said he wanted to buy clothes. The judge reprimanded him sharply, saying: "Are you not aware that one of the principal War Don'ts is: 'Don't buy clothes; wear your old ones'?" With this, he held up his own sleeve, which showed considerable signs of wear. Then he added: "If I can afford to wear old garments, you can. Your application is dismissed."

With saving has come a spirit of sacrifice, as this incident shows: A London household, comprising father, mother and two children, moved into a smaller house, thus saving ten pounds a year. By becoming teetotalers they saved five shillings more each week, and on clothes, the same weekly sum. They took no holiday this summer; ate meat only three times a week; abstained from sugar in their tea; cut down short tramway rides; and the father reduced his smoking allowance. By such means they have been able to buy a war-savings certificate every week.

Just as no sum has been too small to set aside, so is no act too trivial to achieve some kind of conservation. People are urged to carry home their bundles from shops. This means saving time and labor in delivery, and permits the automobile or wagon to be used in more important work. I could cite many other instances of this kind.

Even the children think and write in terms of economy. At the annual meeting of the British Association for the Advancement of Science, held last summer at Newcastle, an eminent doctor read a paper on London Children's Ideas of How to Help the War. The replies to his questions, which were sent to more than a thousand families, all indicated that the juvenile mind was thoroughly soaked with the savings idea. Some of the answers he quoted were very humorous. A boy in Kensington gave the following suggestions:

"Eat less and the soldiers get more. If you make a silly mistake in your arithmetic tell your mother not to let you have any jam, and put the money saved in the War Loan. Stop climbing lamp-posts and save your clothes. Don't wear out your boots by striking sparks on the curbstones. If you buy a pair of boots you are a traitor to your country, because the man who makes them may keep a soldier waiting for his. Don't use so much soap. Don't buy German-made toys."

The net result of this mobilization of the forces of thrift is that up to October the first forty million war certificates had been sold, representing an investment of thirty million pounds, or approximately one hundred and fifty million dollars. The striking feature about this large sum is that it was reared with the coppers of working men and women. "Serve by Saving!" in England has become more than a phrase.

All this was not achieved, however, without the most persistent publicity. England to-day is almost one continuous billboard. The hoardings that blazed with the appeal for recruits and the War Loan now proclaim in word and picture the virtues of saving, and the value of the now familiar war certificates. Likewise they embody a lurid lesson in thrift for everybody.

Cutting Down Britain's Liquor Bill

One of the most effective posters is headed: Are You Helping the Germans? Under this caption is the subscription:

"You are helping the Germans when you use a motor car for pleasure; when you buy extravagant clothes; when you employ more servants than you need; when you waste coal, electric light or gas; when you eat and drink more than is necessary to your health and efficiency.

"Set the right example, free labor for more useful purposes, save money and lend it to the nation; and so help your country."

Still another is entitled: Bad Form in Dress, and reads:

"The National Organizing Committee for War Savings appeals against extravagance in women's dress.

"Many women have already recognized that elaboration and variety in dress are bad form in the present crisis; but there is still a large section of the community, both among the rich and among the less well-to-do, who appear to make little or no difference in their habits.

"New clothes should only be bought when absolutely necessary, and these should be durable and suitable for all occasions. Luxurious forms, for example, of hats, boots, shoes, stockings, gloves and veils should be avoided.

"It is essential not only that money should be saved but that labor employed in the clothing trades should be set free."

Harnessed to the saving and investment campaign is a definite and organized crusade against drink, the ancient curse of the British worker, male and female. It is really part of the movement instituted by the government at the beginning of the war to curtail liquor consumption. One phase is devoted to anti-treating, which makes it impossible to buy anyone a drink in England. This was followed by a drastic restriction of drinking hours in all public places where alcohol is served. Liquor may be obtained now only between the hours of noon and two-thirty in the afternoon, and from six to nine-thirty at night. As a matter of fact, the only tipple you can get at supper, after the play, even in the smartest London hotels, is a fruit cup, which is a highly sterilized concoction.

The War-Savings Committee has borne down hard on the drinking evil, and England's enormous yearly outlay for liquor—nearly a billion dollars—is used as a telling argument for thrift. A poster and a pamphlet that you see on all sides is headed, The Nation's Drink Bill; and reads:

"The National War-Savings Committee calls attention to the fact that the sum now being spent by the nation on alcoholic liquors is estimated at one hundred and eighty-two million pounds a year.

"And it appeals earnestly for an immediate and substantial reduction of this expenditure in view of the urgent and

Concrete Road to New York State Fair Grounds, Syracuse, N. Y.

Concrete Will Save Our Roads from Destruction

Two and a half million automobiles are tearing our roads to pieces.

A survey of prospects for future automobile sales shows 5,000,000 farmers and 6,000,000 business men—a total of 11,000,000—who are likely to be buyers of automobiles in the near future. Imagine what this increase of motor traffic will mean to miles upon miles of roads not built for permanence.

Every dollar spent to repair old roads or to keep them in usable condition under these circumstances is a dollar lost.

Farmers cannot market their products during bad weather because of bad roads. Hard-surface roads are an imperative need.

Concrete Roads Meet New Conditions

Waterbound macadam roads use stone dust as a binder. Other types of macadam use binders differing in composition and strength. *Concrete roads* use as a binder *Portland cement*, which gives the strongest possible bond and which increases in strength with age.

Concrete roads are practically 100% efficient. Always ready for use, they present a surface which is *dustless, mudless, free from ruts and holes.* Their gritty surface prevents slipping of horses and skidding of automobiles. Heavy loads can be hauled over concrete with less tractive power than is required for hauling over any other type of road surface in use today.

The demand for concrete roads has become insistent

Township after township, county after county, state after state, are being brought face to face with stupendous repair bills due to increasing motor travel. Concrete roads are inevitable.

Concrete roads, made of clean, hard sand and pebbles, or broken stone and Portland cement, *cost less* than roads built of any other durable material. The cost of maintaining them is almost negligible. All but minor repairs are eliminated.

What are *you* in favor of doing with *your* roads?

It is of vital importance that you give earnest consideration to building roads for permanence. They will eliminate the present waste in repair bills, vehicle-upkeep and loss of perishable produce through failure to reach markets easily and quickly every day in the year. While you are considering this matter, let us give you authoritative facts concerning the cost of building and maintaining concrete roads. Knowledge of this important matter will enable you to discuss it more effectively with your neighbors and road officials.

Write for a free copy of "Concrete Facts About Concrete Roads."

PORTLAND CEMENT ASSOCIATION

OFFICES AT

ATLANTA, Hurt Building
CHICAGO, 111 W. Washington St.
DALLAS, Southwestern Life Bldg.
INDIANAPOLIS, Merchants Bank Building
KANSAS CITY, Commerce Building
NEW YORK, 101 Park Avenue
PARKERSBURG, Union Trust Building
PITTSBURG, Farmers Bank Building
SAN FRANCISCO, 116 New Montgomery St.

CONCRETE FOR PERMANENCE

How Much Profit Will *You* Show for the Year 1916?

Your charge accounts will tell the story.

When you know *how many* of them are good and when you may expect them to be paid, then, and only then, can you tell how much money you have made or lost.

Will your present records tell this story without hours of study and hard work? Can you figure your profit on your charge account business with the same certainty as that on your cash sales?

Or, are you one of those business men who, at this time of the year, are blindly guessing whether they have made money or lost money?

You can't do without your charge account business. You know that. But to run that credit business at a profit, you must have every account at your fingers' ends.

That means system—a complete and thorough method—and efficient machinery to make that method work.

The McCaskey One-Writing method of handling charge accounts provides you with efficiency—both in method and machinery.

McCaskey Service does more than give you a constant, accurate check on your charge accounts. It gives your customers the same daily check on what they owe. It prevents errors, forgotten charges and slow collections. It saves time in bookkeeping and makes monthly statements unnecessary.

McCASKEY SERVICE

You will want the profit-building benefits of this service in your business in 1917. Mail the coupon today.

McCaskey

Alliance, Ohio

McCaskey Systems, Ltd.
Toronto, Canada

McCaskey Register Co., Ltd.
Manchester, England

S. E. P. 12-16-16

McCASKEY, Alliance, Ohio.

How will the McCaskey Method give me better control of my charge account business? My accounts number about _____

Name _____

Kind of Business _____

Street and Number _____

Town _____ State _____

increasing need for economy in all departments of the nation's life.

"Obviously, in the present national emergency, a daily expenditure of practically five hundred thousand pounds on spirits, wine and beer cannot be justified on the ground of necessity. This expenditure, therefore, like every other form and degree of expenditure beyond what is required to maintain health and efficiency, is directly injurious to national interests.

"Much of the money spent on alcohol could be saved. Even more important would be: 1—the saving for more useful purposes of large quantities of barley, rice, maize and sugar; and, 2—the setting free of much labor urgently needed to meet the requirements of the Navy and the Army.

"To do without everything not essential to health and efficiency while the war lasts is the truest patriotism."

Under the silent but none-the-less convincing plea of these posters, backed up by millions of leaflets and booklets explaining every phase of the savings campaign, the sale of certificates rose steadily. From 906,000 in May they jumped to nearly three millions in June. But this was not enough. "Let us make one big smash and see what happens," said the committee. Thereupon came the idea for a War-Savings Week, which was to be a notable rally of all the forces of thrift and saving.

No grand assault on any of the actual battlefronts was worked out with greater care or more elaborate attention to detail than this savings drive. No loophole to register was overlooked. It was planned to begin the work on Sunday, July sixteenth.

First of all, the resources of the Church were mobilized. A thrift sermon was preached that Sunday morning in nearly every religious edifice in the kingdom. Following its rule to leave nothing to chance, the War-Savings Committee prepared a special book of notes and texts for sermons, which was sent to ministers, leaders of brotherhoods and men's societies. Texts were suggested, and ready-made and ready-to-deliver sermons were included. One of these sermons was called The Honor of the Willing Gift; another was entitled The Nation and its Conflict, and its peculiarly appropriate text was: "Well is it with the man that dealeth graciously and lendeth."

The Gospel of Thrift

A special address—in words of one syllable—to the children of England, embodying the virtues of penny saving, and indicating how these pennies could be made to work and earn more pennies as shown in the concrete example of a war-savings certificate, was read by thousands of Sunday-school teachers to their classes throughout the nation.

Nearly every human being in Great Britain got the message of thrift that week. Boy Scouts and Girl Guides went from house to house, bearing copies of the various kinds of instructive literature that had been prepared for the campaign. Typical of the thoroughness of the detail is the fact that in Wales all this material was printed in the Welsh language. The only country in which no special efforts were made was Scotland, where to preach thrift is little less than an insult.

For seven days and nights the almost incessant onslaught was kept up. When the smoke cleared and the count was taken it was found that three million certificates had been sold during the week, while the total for the month was ten million seven hundred thousand!

So vividly was the phrase "War-Savings Week" driven home that the War-Savings Committee decided instantly to capitalize the new asset. In a few days hundreds of billboards and fences throughout the kingdom blossomed forth with this sentence, painted in red, white and blue letters: Make Every Week Savings Week!

Not content with splashing the billboards with the injunction to save, the National Committee hit upon what came to be the most popular medium for disseminating the Gospel of Thrift. It enlisted the movies. A film called For the Empire! was made by a number of well-known motion-picture actors and actresses, who gave their services free of charge.

It is a stirring and graphic story of the war, showing how a certain English lad volunteers at the outset and goes to the Front. You get a vivid picture of life in the trenches, shown in actual war scenes. Then you see the young soldier fall while gallantly leading a charge; his body is brought home, and he is buried with military honors. Then the screen hurls the question at the audience: "This man died for his country! What are you doing for the nation in its hour of trial?" Now follows a vivid lesson in how to save and buy a war-savings certificate. This film had been shown in 1800 theaters up to October first, and was booked to be shown in one thousand more within the next three weeks.

So widespread has the thrift movement become that the War-Savings Committee now publishes its own monthly magazine, called War Savings. The first issue appeared on September first and included such timely articles as The Might of a Mite, a lesson in penny building; and The Final Mobilization, which showed how the last one hundred million pounds would win the war. A third article explained the Economy Exhibition, now being held all over Great Britain as part of the thrift crusade. There was also an article on the war-savings movement, by Reginald McKenna, Chancellor of the Exchequer, and a very illuminating appeal: Every Household Must Help Win the War!

This leads us to one of the most instructive branches of the whole campaign—the one devoted to the elimination of waste in the household. Under direction of the Patriotic Food League a voluminous and helpful literature has been prepared and distributed. One booklet, devoted to Waste in the Well-to-do Household, shows how gas, coal and electric-light bills, and the whole cost of living, can be reduced. Another, called Household Economics, has helpful hints for mistress and maid. A third is The Best Foods in Wartime.

Thrift and Preparedness

A strong plea was made to every household in the shape of a card surmounted by a picture of Lord Kitchener, and containing his famous warning to the English people: "Either the civilian population must go short of many things to which it is accustomed in times of peace or our armies must go short of munitions and other things indispensable to them." Below this quotation was the stirring question:

"Which is it to be—economy in the Household or shortage in the Army and Navy?"

Under the title of War Savings in the Home a plan of campaign has been sent to every household in England for operation during the whole period of war. Among other things it urges every family to give up meat for at least one day in the week, and in any case to use it only once a day. Margarine is recommended instead of butter. Home baking is strenuously suggested. It is shown how reduction in personal and household expenditure can be effected; for example, in the laundry by using curtains and linen that can be washed in the house. A special appeal to dispense with starched and ornamental lingerie is made. In these and many other ways the style of living is simplified, so that the amount of domestic service in every home is greatly cut down and much labor set free for war work and general production.

Indeed, no phase of life or work has escaped the searchlight of the benevolent inquisition that has wrought conservation out of waste.

It is a larger significance than merely changing habits and converting pounds and pence into guns and shells. It means that England is creating a Sovereignty of Small Investors, thus setting up the safeguard that is the salvation of any land. The war-savings certificate will have a successor in the shape of a more permanent but equally stable government bond.

When all is said and done, you find that huge reservoirs of savings at work form a country's real bulwark. Through investment in small, accessible and marketable securities a people becomes independent, and, therefore, more efficient and productive. It mobilizes money.

Behind all the spectacular publicity that has swept hundreds of millions of British shillings into safe and profitable employment is a lesson of preparedness that America may well heed. It means a form of national service that is just as vital to the general welfare as physical training for actual conflict. A nation trained to save is a nation equipped to meet the shock of an economic crisis, which is more potent than the attack of armed forces.

Meantime England serves by saving, and likewise fortifies herself for the uncertain to-morrow.

Westinghouse

Their Christmas Secret

What a jolly surprise for Mother on Christmas morning when she comes down to find she can make breakfast right at the table with Westinghouse Electric Ware.

Bacon and eggs, crisp toast, delicious coffee—all in a twinkling and no steps to take, thanks to Westinghouse Toaster-Stove, Turnover Toaster and Percolator.

And to complete the surprise, a Westinghouse Electric Iron, which makes it easy to iron wherever there's a lamp socket, without fire or changing of irons.

A selection from Westinghouse Electric Ware is a gift for the woman who appreciates the latest conveniences. Handsome, useful, lasting.

WESTINGHOUSE ELECTRIC

Choose from This List

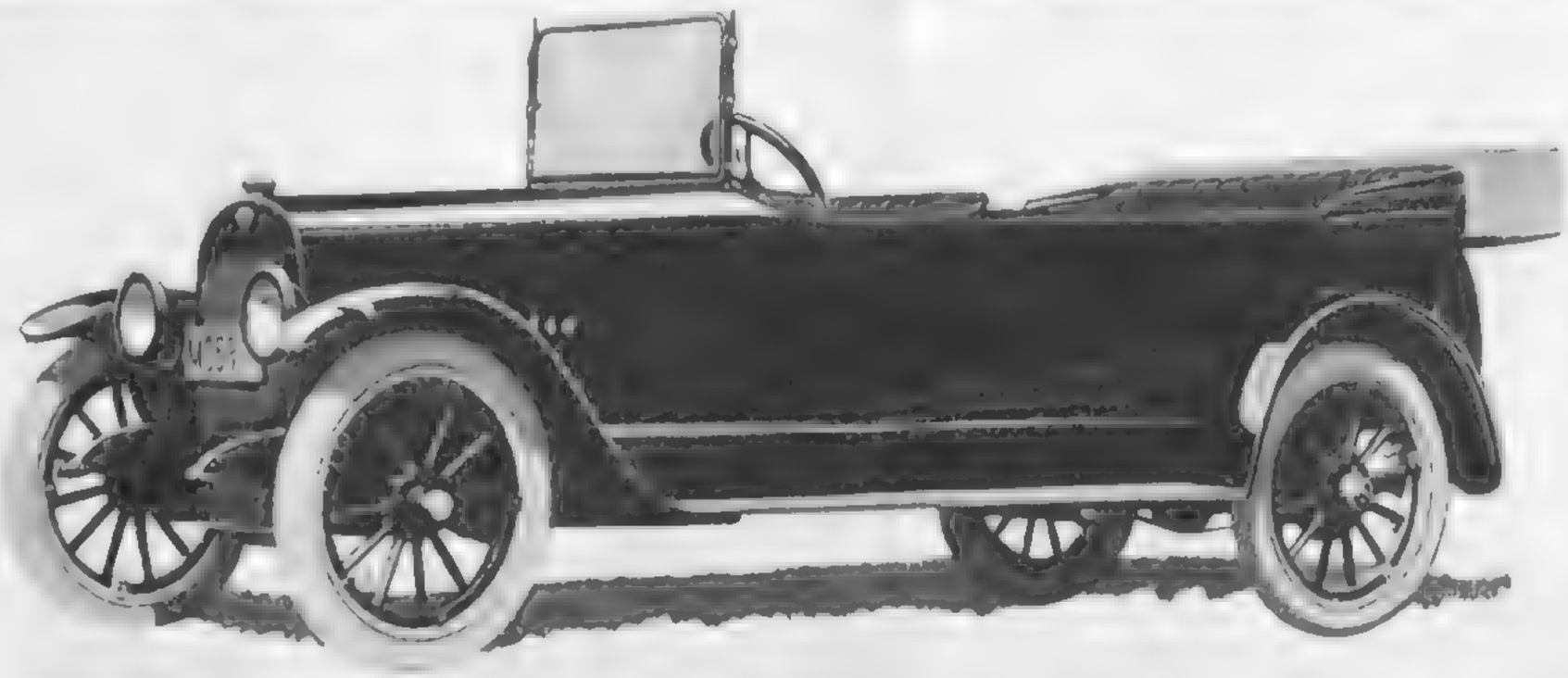
Westinghouse Electric Ware includes:

Percolator	$7.00	Heating Pad	$7.50
Toaster-Stove	6.00	Disc Stove	$4.75 and 6.25
Turnover Toaster	4.00	Hot Plate	6.00
Iron	4.00	Cozy Glow Radiator	$ 8.25 up
Travelers' Iron	4.00	Luminous Radiator	13.50 up
Curling Iron	3.75		
Nursery Milk-Warmer	8.50		

At electrical dealers', central stations, department and hardware stores. Look for the name "Westinghouse."

WESTINGHOUSE ELECTRIC & MANUFACTURING COMPANY
East Pittsburgh, Pa.

The Story of THE 9-YEAR CHASSIS OF A TRULY WONDERFUL CAR



$795
f.o.b. Elkhart

[illegible] 114-inch [illegible] motor, [illegible] 40-inch rear seat, fully equipped.

[illegible] Roadster, $[illegible]; with Winter Top

Touring Car, $[illegible]; with Winter Top

DURING nine years—almost the lifetime of the industry—Martin E. Crow has built this *same chassis!* Year after year, watching thousands of Crow-Elkhart cars in their millions of miles of service on the roads, *he has refined fundamental principles to the point of practical perfection.*

This great 9-year Chassis, built on 114-inch wheelbase, is a scientific combination of units—the full 35-horsepower motor with detachable head for accessibility—piston oil ports to prevent smoking—a gentle clutch—a transmission that is an engineering triumph—tapering frame with short turning radius—long underslung comfort-giving springs!

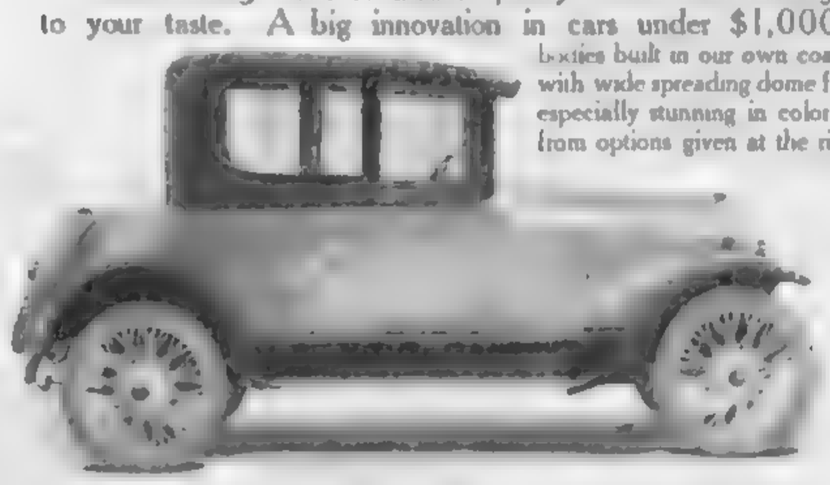
All this and a hundred other advancements are the fruits of 9 years building this chassis.

Hence 150,000 to 200,000-mile records are not exceptions. Owners report 20 to 25 miles on a gallon of gasoline and 1000 miles on a gallon of oil!

Now Custom Made in Colors

—another great 1917 feature

Individually built to insure quality—and *individually* finished to your taste. A big innovation in cars under $1,000. Smart bodies built in our own coach shops—with wide spreading dome fenders—are especially stunning in colors. Choose from options given at the right.



Cloverleaf Roadster With Winter Top—$970

Ten Color Options

Napier Green
White
Olive Green
Black
Royal Blue
Fern Green
Battleship Gray
Cream
Cherry Red
Rover Gray

Three Upholstery Options

Long Grain Black Enamel Finish
Pearl Gray
Spanish Brown

WRITE FOR "9-YEAR CHASSIS" BOOK

by Martin E. Crow, Mem. Am. Soc. A.E. Includes plates of beautiful new 1917 color and upholstery combinations. Write for the book today to

CROW-ELKHART MOTOR CO.

DEPT. S., ELKHART, INDIANA

Canadian Factory: Canadian Crow Motor Co., Ltd. Mt. Brydges, Ont.

DEALERS: You now have the chance to cash in on a *smashing* success coupled with the most attractive proposition for 1917. To be sure you are *in* time, WIRE.

See Crow-Elkhart Cars at All Automobile Shows

Crow-Elkhart $795 TOURING CAR

SHOESTRINGS

(Continued from Page 21)

"Before you had money?" he repeated.

"Why, yes," said Susie; "before I got a fortune."

As she spoke she shot a quick glance across her shoulder. Over the edge of a sand hill some distance away a soft hat was visible against the sky. Abruptly, as she looked, it bobbed out of view. Susie smiled obscurely.

Mr. Alsop didn't see her smile. He had it on the tip of his tongue to ask how much her fortune was. He didn't, though. It was a little early for that; and before he did it he'd better cinch things. You've got to go easy with these money-Minnies. If they think you're after the change purse, not just themselves, they take the hit-and-run signal, then slide for the home plate and mother. Easy on, was the word.

He still figured, though, how much the fortune was. Say it was a couple o' hundred "thou," a feller wouldn't have to worry about the rent. Besides, once you got your hooks on it, you could break into the real game, the big deal—polo, motors, all the clothes in the world. There'd be none of that hanging round, either, waiting to be asked in. They'd all be after you then.

Pretty soft, what? Soft while it lasted, anyhow.

What if it was half a million? With a bunch of bucks like that you wouldn't need to dip in on the roll. Not much, anyway. On only the interest you could do a lot. You could almost keep a yacht. Yes, only you'd want to be careful. You wouldn't want to get crazy with the heat. A half million, yes—but how'd he know it wasn't more even? That skate, the big laugh Tams, had pulled down a million, hadn't he? If he hadn't he wouldn't be talking about yachts and villas, about running beagles and setting up private cars and picture galleries—all that sort of doss! Then, too, if he hadn't a million that skirt, the alfalfa dame, wouldn't be so hot on his trail. That wasn't it, though. When Tams had made his killing, piling up that million, hadn't the kid, the little queen, been aboard in the same big deal?

As these reveries coursed feverishly through Mr. Alsop's enfevered fancy, excitement grew upon him.

"Say!" he said suddenly. "Say!"

Impulsively he reached out his hand. All the afternoon, for safety's sake, Susie had been sitting on hers. Now, however, Mr. Alsop having trapped them, for some reason she did not resist. Casting a swift glance over her shoulder at the sand hill, she suffered him to press her fingers in his.

"Oh, Mr. Alsop!" she murmured.

At this, an evident signal of surrender, Mr. Alsop sought to twine an arm about Susie's waist, but with an agile movement she evaded him.

"Say!" he was breathing thickly. "What d'you say?"

"I wasn't saying anything," said Susie. "Are you proposing to me?"

Mr. Alsop was. Somewhat surprised, though, at her singular inquiry, he paused in the effort to wind his arm about her. Susie again cast a swift glance across her shoulder.

"If you're proposing," she said, "do it properly. This'll never do!"

Properly? Mr. Alsop was aghast. Never before, when he'd proposed, had he been interrupted.

No matter how much they'd had, these money-Minnies always had listened, waiting till he'd finished. But now ——

"Stop grabbing at me," directed Susie. "Move over a little too. There, that's better. Now do it right!"

"Right? Er—do you mean you want me to kneel?"

"Well, you'd better," answered Susie reflectively. "It'd help."

She cast still another glance over her shoulder as she spoke. Then, having done this, she changed her own position slightly, moving a little away from Mr. Alsop, who now was following instructions. It was as if she adjusted a tableau.

"Say," he inquired, "what's the josh?"

There was no josh. As if contented, Miss Negley heaved a sigh. Over the edge of the distant sand hill the soft hat again had emerged into view. Susie having sighed, again she cast a swift look over her shoulder, but the hat did not disappear. Instead, it remained in view, its wearer gazing toward the tableau as if transfixed.

"There! Now tell me," directed Susie. "I'm just dying to hear you. I've never heard a swell propose before."

XXII

"WHEN you're wrecked," said Mrs. Wallop, "you always hoist your skirt or something on an oar. It's good I wore my waterproof too!"

The sun had set, the sea gulls mewed and chattered in the dusk; and heaving over the swell the Umph lay helpless. Overalls having for a second time taken the engine apart, had again put it together. It was no go, however. The first time he had done it five or six pieces of machinery, for which there seemed no place, had been left over. The second time the number was increased to seven. Wrench in hand, he was now going at it again.

Mrs. Wallop, as she spoke, suited the action to the word. The garment, the one she designed for a signal, was canton flannel, with red and blue stripes running diagonally down the breadth; and stepping out of it she asked eagerly for an oar. There was none aboard, it seemed. The nearest thing to it was a boat hook; and taking it from Mr. Jarboe just as he was about to impale the flannel on the point, Mrs. Wallop tied the skirt to it nicely by the waist strings.

"Now wave it this way, then that," she directed; "three times on one side, then three times on the other. It's the way they do it on warships. I've seen them when someone wanted to get ashore and couldn't."

Mr. Jarboe waved as she instructed. At the same time, making a trumpet of her hands, Mrs. Wallop endeavored to make herself heard on the shore.

"Assistance!" she shouted. "Assistance!"

A considerable disturbance among the sea gulls ensued, but as the shore was several miles away Mrs. Wallop's cries were probably not heard, nor was the flapping signal seen.

"Don't get cold, tootsey," Mr. Jarboe warned. "Here, you'd better get into this again."

"Oh, Buck!" exclaimed Mrs. Wallop coyly.

"In books," said Mrs. Tumulty, "there's always some brave hero who swims ashore. Then he ties a line to his waist and tows back a lifeboat. They give him a medal afterward."

As no one made any response to this, Mrs. Tumulty turned to Mr. Poulsen. Evidently agitated, he was manicuring his nails.

"Mr. Tumulty can't swim, or of course he'd do it," said Mrs. Tumulty. "Do you swim, Mr. Poulsen?"

Mr. Poulsen didn't know, he had never tried. As he added, though, he didn't mean to begin now. Turning his back on Mrs. Tumulty he addressed Mr. Lubin abruptly.

The Wall Street gentleman lay stretched out at full length, reclining on three or four seats. He was smoking a cigar. Evidently the situation did not in the least trouble him. About him, in fact, was an air of singular satisfaction.

"Say," said Poulsen in a hoarse whisper, "it's enough to drive a feller crazy! How do we know what the market's doing!"

"Vell, the market's there to-morrow, ain't it?" composedly answered Mr. Lubin.

Mr. Poulsen strove to restrain his agitation.

"You be careful you don't fall overboard or anything," he warned thickly—"not while you've got it on you, anyway."

Again Mrs. Tumulty spoke:

"Can't that ranch feller try? Us ladies could go below while he took off his shoes and things."

A shrill little cry escaped Mrs. Wallop:

"You mean Buck?"

Folding her hands together, Mrs. Tumulty at the same time slightly raised her shoulders.

"I wasn't speaking to you," she said icily. Indeed, ever since she and her husband had grasped the truth—the fact that Mrs. Wallop had changed her plans about building a bungalow and meant to build a ranch house instead—the Tumultys' air had grown frigid. The ranch was Mr. Jarboe's ranch. They had intended buying it themselves.

"Don't you go!" shrilled Mrs. Wallop.

"Go? Go where?" inquired Mr. Jarboe.

"Ashore," said Mrs. Wallop excitedly. "Mrs. T. says you're to swim there!"

GOODRICH
"STRAIGHT-LINE"
RUBBERS
The next time you buy rubbers for the kiddies get "Straight-Line" Rubbers, not just "a pair of rubbers".
Then let them scuff their feet and stub their little toes all they like without fear of growing footwear bills—for "Straight-Line" will WEAR TWICE AS LONG AS ORDINARY RUBBERS! We have proved that very fact on 20,000,000 pairs of feet.
"Straight-Line" are a splendid example of Perfection in Rubber Goods—as notable a success as Goodrich Auto Tires, and Textan, the Sole for your Shoes.
ALL SIZES AND LASTS
FOR EVERY MEMBER OF THE FAMILY
Sold in 38,000 stores
The B. F. Goodrich Company
Factories
Akron, Ohio
"DOUBLE THE WEAR IN EVERY PAIR"

Watches as Gifts
Reliance (Gold-filled Case)
$6
Reliance (Solid Nickel Case)
$3
$3.50
Waterbury
$3
Waterbury "Radiolite"
$4
Radiolite Pump Watch
$4
Ingersoll
There is no Christmas gift like a watch; it is beautiful, it is useful, and it is a constant reminder each day in the year.
THE Ingersoll Reliance is famous as the first 7-jewel, bridge-model watch to sell at anywhere near its price, $3.
Now we have a de luxe edition of the Reliance—in a gold-filled case guaranteed for ten years and likely to wear twenty. Either plain or fancy engraved back. Special dial. $6.
And we also have an extra fine edition in the solid-nickel case—a screw case, dust-proof watch with the special dial of the gold-filled. $3.50.
The Waterbury is a practical new Ingersoll with a good old name, a man's watch, small and with 7 jewels.
The Waterbury "Radiolite" is the regular Waterbury with hands and figures which glow and show time in the dark. They are charged with "Radiolite," a new luminous substance whose luminosity comes from genuine radium.
The "Radiolite" Strap Watch gives you the shows-time-in-the-dark feature combined with the convenience of the wrist watch. For winter wear, the wrist watch [illegible] into warm pockets and maybe [illegible] glove.
Others: $1.25 to $3.50
The regular "Radiolite" at $[illegible] the "Radiolite" Two-in-One for desk or dresser, $[illegible] and the Midget "Radiolite" for a watch, $[illegible].
The Ingersoll, $[illegible], the Junior $2.50, the plain dial Midget, $2.00 and the Trump $1.25.
CANADIAN PRICES
Triumph "Radiolite", $2.50; "Radiolite" Strap Watch, $4.00; Triumph "Radiolite" Two-in-One, $3.00; Waterbury, $3.50; Waterbury "Radiolite" $[illegible]; Reliance, strap case, $3.50; screw case, $4.00; Major Leat, $1.25; Reliance, $2.50; Junior $2.50.
ROBT. H. INGERSOLL & BRO.
New York Chicago San Francisco Montreal

"Don't worry, cutey; wouldn't think of it," assured Mr. Jarboe; and comforted, Mrs. Wallop pulled the lunch basket from under the seat.

"In shipwrecks," she said, "they always put you on rations. It's half a biscuit a day, only we haven't any. There's only a piece of pie and two sandwiches. One's bitten into, too."

She was wondering how to divide the pie and sandwiches, when Mr. Poulsen, in his agitation, helped solve the difficulty by helping himself to the pie. Ere Mrs. Wallop could protest he had bitten thickly into it. Overalls at this point rose abruptly.

His wrench upraised, he hit the engine a sudden savage blow. At the stroke the engine seemed to dissolve into parts, the pieces flying; and as they did so, he said something. Putting both hands to her ears Mrs. Wallop gave another little cry.

"Be nice! Be nice!" she warned. "Ladies is with us!"

The Umph's master did not seem in the least influenced.

"Dolgurn th' blasted junk-heap!" he announced. "We're stuck here till mornin'."

A chorus of cries arose shrilly. Out of the cabin rose the shrillest, a piercing if well-bred note of consternation: "Morning?" It was, in fact, so piercing, so high-pitched, that Mrs. Niblo, peacefully alone up forward, for the moment ceased to gurgle through her nose. "Seven o'clock, Niblo!" she said thickly, and turned over on her other side. The outcry from the cabin continued:

"All night?" "Morning?"

Just then, out of the darkness that cloaked the ocean, a sudden hail emerged:

"Ahoy, there!"

Again there was a shrill chorus of cries, and snatching up the boat hook Mrs. Wallop wildly wigwagged with the signal.

"Oh, here we are!" she cried; and to make sure they heard her, she raised her voice again: "Ooh-hoo! Ooh-hoo!"

Mr. Lubin, too, joined in:

"Oh, oy, there!"

Mr. Tams emerged from the cabin. He had been in there arranging final details for the lawn fête.

It was to be held Monday, the next day but one; and Mrs. Gladdis was to be the guest of honor. At it the engagement was to be announced.

The approaching craft was still hailing them:

"Ahoy, there! What boat is that?"

Mr. Tams already had his opera glasses out, but without waiting to adjust them he answered. True, Overalls was also doing it, but Mr. Tams made himself heard:

"Steam yacht Umph. Mr. B. Lubin, of New York, owner."

If reporters were aboard the rescue craft, naturally they would wish to have the facts right.

"Lay alongside," directed Mr. Tams.

A murmur of voices followed. The oncoming boat was now close at hand, and as the murmur rose, Mr. Tams gave a start. He seemed to catch the word "Counter-jumper"; then another voice added: "Tell him to shut up!" A moment later the craft rounded to beside them; and as it did so, Mrs. Wallop gave a couple of little cries, then an exclamation.

"Why, it's Mr. Alsop!" she piped. "He's come to save us!"

It was Mr. Alsop, indeed. His craft was a small open launch. The instant it ran alongside Mr. Alsop came to the rail, a lantern raised in his hand.

Again, as she saw him, Mrs. Wallop gave a cry.

"Oh, look at Mr. Alsop's eye!" she ejaculated.

The eye, indeed, was something to look at. A faint purple-and-blue nimbus encircled it, and the lid, puffed like a boiled dumpling, had closed. Mr. Alsop's other eye, though, was still visible. It glittered.

Ignoring Mrs. Wallop, Mr. Tams, and the others as well, Mr. Alsop raised his lantern higher.

"Mrs. Harvey! Mrs. Gladdis!" he called brusquely.

The two ladies came swiftly forward. At the same instant a person standing beside Mr. Alsop spoke to Mr. Tams.

"Stand aside, there!" he directed roughly.

Again Mr. Tams gave a start. Never had he known such rudeness. In the Drawing Room gave the anecdote about the nobleman accosted by a rude fellow at the club, and how he'd squelched him; but at the instant Mr. Tams was too agitated to remember it. However, he must do something to rebuke the person.

"Whom are you?" he said stiffly.

Then, to his consternation, he recognized the speaker. It was T. Munson Harvey, the polo player. Before he could apologize the gentleman placed his hand on Mr. Tams' abdomen and gave him a stiff shove.

"Back pedal, you!" he directed. Then with a jerk of his thumb the polo gentleman addressed himself to the two ladies: "Get in here, Rita! Get in, Belle!"

Mrs. Harvey did so, but Mrs. Gladdis for a moment delayed. Murmuring something about Mr. Tams, she must take him with them, Mrs. Gladdis was just inviting him to follow her, when the polo player gave her arm an impulsive jerk.

"Get in!" he ordered.

Mrs. Gladdis got in. Afterward the polo gentleman gave a grunt—gentlemanly, true, but still a grunt. "We'll send for you people later."

Not more than a moment later Mrs. Wallop, grasping Mr. Jarboe by the arm, gave vent to another shrill cry.

"Why, they've gone off and left us!" she shrilled.

So they had. Chugging away at full speed, the launch had disappeared in the darkne leaving the Umph rocking on the sea.

With a shrug, Mr. Lubin arose.

"It's the way with them swells, such stuck-ups! Don't I know them myself, what?" Then he nudged Mr. Tams genially. "Vell, when you have that yacht, your own, you c'n do it yourself, huh?"

Mr. Tams was still in a trance. Was it true he was yet not a gentleman? Was it so, as Miss Minch the night before had suggested, that he had nothing but a shoestring? Was that why J. Munson Harvey, the polo player, had treated him so rudely? His brow beaded, Mr. Tams turned to Mr. Lubin.

The Wall Street gentleman was at the moment addressing Mrs. Wallop. Mr. Jarboe had temporarily deserted her, being engaged in conversing earnestly with the Tumultys; and, his air seductive, Mr. Lubin gave her a nudge:

"A rench ain't no investment for a lady. I got a gilt-edge maybe I tell you about."

Mr. Tams, with a "Pardon me!" touched him on the shoulder.

"If you've no objection," said Mr. Tams, "I'd like to give you that check at once."

"No hurry," returned Mr. Lubin. "Only your check book you got with you I got a fountain pen you c'd borrow."

So Mr. Tams borrowed it.

(TO BE CONCLUDED)

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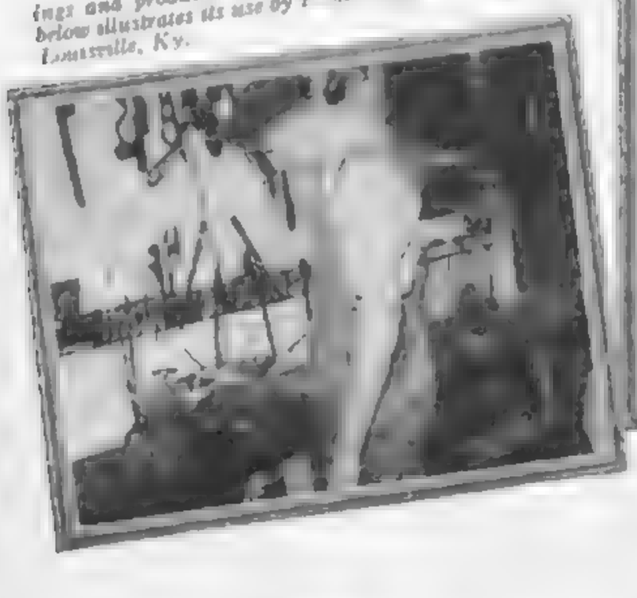

Acetylene blow-torches save time by furnishing continuous heat to large soldering irons. Note the method used by the East St. Louis and Suburban Railway Co. for soldering leads on armature.

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THE IRISH DIVIDEND

(Continued from Page 11)

whistle blows. Of course Redell will telegraph also; but, since he does not suspect competition, he will in all probability scorn the Lumbermen's Code and send fifty words in plain English—by night letter." Mr. Hankins smiled grimly. "We'll have our quotation and option from the mills about the time Redell's inquiry is being delivered to them!"

"Bravo! That's the stuff!"

The door slammed and Mr. Hankins was on the job.

Cappy Ricks sat gazing after him, smiling a little wistful, prescient smile.

"Ah, what a faker I am," he murmured, "putting that over on Hankins for original stuff! But oh, I could have thought of it once—when I was as young as Hankins. I grow old, and the young fellows they crowd me; and I can't bear to be crowded. I've lost my punch; I can land, but it doesn't carry the knock-out." He bowed his head and a sudden mist sprang to his kind old eyes. He wagged his head. "Oh, to be young again, Cappy Ricks!" he soliloquized. "To be young again in this young man's world and fight that boy Redell on an even footing! He's so worth while—God bless him!"

He rose suddenly, opened the door and looked out into the general office.

"Oh, Hankins!" he called. Mr. Hankins came over to him. "That was a clever thought—that about the telegrams. Tell the cashier to give you twenty-five dollars more salary after the first of the month. Tut, tut! Not a peep out of you, sir! Get those telegrams on the wire quickly. This is no time for conversation."

At five o'clock that afternoon, just as Cappy was leaving his office, J. Augustus Redell was announced. Cappy's heart skipped a beat, so pleased was he to see the enemy.

"Well, Gus, my dear friend," he hailed that Machiavellian young captain of industry, "what's run up your back now? Second time you've called to-day to see me."

"If you'll consent to work fifteen minutes' overtime this evening, Cappy," Redell suggested, "I've a tale I'd like to unfold."

"Certainly! Certainly!" Cappy removed his hat, sat down and faced Redell with alert interest.

"Cappy," Redell began, "there's something doing in lath this spring."

"Ah-h-h!" Cappy breathed. He had expected just this statement. "Speak up, Augustus!" he entreated his visitor.

J. Augustus Redell thereupon drew his chair up close to Cappy's, laid his right forefinger on the old gentleman's knee, and solemnly tapped that member three times.

"I have a perfectly air-tight, water-tight, unbeatable scheme for cornering the local lath market before the spring demand commences," he declared. "I'll handle the deal, furnish the capital, and split fifty-fifty with the Blue Star Navigation Company on the profits, provided the Blue Star Navigation will guarantee the tonnage I need to carry through the deal. By Judas Priest, Cappy, you've got to come in on this! You've got to help me! I've been hot-footing up and down California Street ——"

"And couldn't find anybody who could guarantee you the right kind of help, eh?"

"Oh, I can get all the bottoms I want to move lath from the northern mills into the local market, Cappy; but the trouble is to connect with a concern that has big boats and is willing to ship lumber and lath into the Atlantic Coast market! All the available steamers belonging to your competitors are engaged in more profitable trade. You have the Tillicum and that big new steam schooner, the Matthew Peasley, which you've just launched—understand she'll have her engines installed next week and be ready for commission by April first. Why not arrange to load her ——"

Cappy held up a warning finger.

"Gus," he interrupted earnestly, "if you're going to put up to me one of your harebrained schemes for creating your own opportunity and making a lot of money, if you've discovered a new way to gamble in lumber products and want me in on it—count me out. I'm off you forever, Gus. You hooked me on that grape-stake deal, and I'm telling you a burned child dreads the fire."

"I know. But this is different, Cappy. It's ——"

"It's a gamble, isn't it?"

"Yes; but it is also a cinch."

"I'm not interested, Augustus."

"But won't you let me explain ——"

"I have other plans for the Tillicum and the Matthew Peasley, Gus; so don't waste your breath trying to induce me to go in on a one-horse lath deal with my vessels when I have so much more profitable business offered. During war times, my dear boy, a corner on the local lath market—in copartnership with you—is a luxury this office cannot afford."

"Then that puts the skids under me!" Redell admitted resignedly. "I have a perfect prescription, but it lacks one ingredient, which you alone can furnish—and that is transportation to the Atlantic Coast."

"Sorry, my boy. I'll loan you some money if you need it, but you'll have to ship your lath by some other line."

"Another bright daydream shattered!"

Redell put on his hat and turned to go. At the door he halted and looked back wistfully.

"On your way," piped Cappy. "Get thee behind me, Satan!"

Regretfully J. Augustus Redell departed. The instant the door closed, however, Cappy darted out into the general office.

"Hankins, my dear boy," he declared, rubbing his hands together, "I'm going to make a prophecy. Sometime to-morrow our enterprising friend, J. Augustus Redell, is going to come in here and ask you to cancel that lath order he gave you this afternoon. He thought he could make other connections and slip the hooks into me, found he couldn't, and came back to me for help. Naturally I refused it—and now he's left with those lath on his hands. Of course he'll take them if we insist—but for heaven's sake, Hankins, don't insist. We'll be tickled to death to get our lath back and no questions asked."

"Why? I sold them at ten cents over the market."

"Because I'm going to ship that half million lath East on the Tillicum, and as much more lath as I can find handy—that's why. Poor Augustus! He's played right into my hand, Hankins. Yes, sir! Came fluttering into this little old grab as straight as a homing pigeon."

Cappy was right. The following day Redell, apparently despairing of proceeding further with his scheme, dropped round to Cappy Ricks' office and begged off on the lath order to Mr. Hankins, who merely said:

"Certainly, Mr. Redell. We'll cancel if you desire it. There are no bones broken."

The villain Redell thanked him kindly and went back to the office of the West Coast Trading Company.

"*Quien es?*" Live Wire Luiz challenged him eagerly; in time of great mental stress Live Wire Luiz always reverted to his mother tongue.

"What's doing?" Redell echoed. "Oh, nothing much—except that old Cappy Ricks has swallowed the bait, together with hook, line and sinker! We'll let him fight for about ninety days, and after he's worn out we'll haul him in and weigh him."

IV

IT WAS Thursday, and in Mr. Timothy O'Brien's grill a delicious odor of corned beef and cabbage filled the air. At his favorite table Cappy Ricks sat dallying with his favorite fodder, while in the box across the aisle three men sat, eating. The curtain was drawn and Cappy Ricks could not see who they were, though it developed presently that this was not to be considered a drawback; for when one of the three eventually spoke Cappy recognized the voice instantly.

"Friend of my heart," said Señor Felipe Luiz Almeida, "is eet not time to haul in that beeg fish?"

"Do you mean the one we hooked, using a lath for a fishing rod?" the voice of J. Augustus Redell answered with mock deference.

"Sure—I bet you, *amigo!* I have leetle t'ought to myself; I t'ink mebbe so thees Ol' Man Banning, outside, he ees not so deaf as he look."

"Oh, that isn't Old Man Banning," Redell replied; "that's His Royal Highness, Cappy Ricks, the Pacific Coast Lath King."

Another voice now spoke up:

"You mean Alden P. Ricks? Is he the man who cornered the lath market recently?"

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Pineapple Shortcake—Make a rich biscuit slightly sweetened and bake in two parts or a round cake fully an inch thick. If the latter, split while hot and butter. For the filling use Crushed Hawaiian Canned Pineapple. Before filling, drain off the surplus juice and use it with whipped cream as a sauce.

Pineapple Salad—Drain off the juice of a can of Hawaiian Pineapple, heat to boiling point and thicken slightly with cornstarch; add the pineapple and a few cherries cut in small pieces, then remove from fire and when cool, mix in the Grated Hawaiian Pineapple and two cups of chopped nuts. Serve on lettuce leaves garnished with mayonnaise and cherries or strawberries.

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"No, Kendall," Mr. Redell answered patiently; "Alden P. Ricks is the man who tried to corner it. The man who cornered it is the present speaker, J. Augustus Redell, Esquire, president of the West Coast Trading Company, assisted by his partner, Señor Felipe Luiz Almeida."

Cappy Ricks started violently and a spasm of agony contorted his features. He inclined an ear toward the box and listened eagerly.

"That was really quite a little deal," Redell continued. "I'll explain to you, Kendall, just how it worked. During business hours Cappy Ricks and I are enemies. Any time we can hook each other we go to it with glad abandon. Outside of business hours, however, I am proud to count Cappy Ricks as the chairman of a private syndicate entitled My Dearest Friends; and I have a sneaking impression that Cappy wouldn't let anybody get me down and kick me, though he'd love to do it himself. And, as a matter of fact, it isn't so very long since he did it. He swiped a ship that by all the laws of the Medes and Persians belonged to the West Coast Trading Company; and, to add insult to injury, he never declares a dividend on her without sending me a copy of the statement of her earnings, together with a little note expressive of his deep regret that the only dividend he can afford to let me have on her is an Irish dividend."

"When," queried Live Wire Luiz, "is a joke no longer funny bus-i-ness?"

"When it's kept up too long, partner. That's why I resolved to teach El Capitan Ricks a lesson. I've known for years that he always eats corned beef and cabbage here on Thursdays, and I fixed it with William, the waiter, to seat him at that table he now occupies, while I reserved this box. Then I framed up a scheme to corner the lath market, Luiz, imparted it to Kendall here, and rehearsed him in the part he was to play; and on a certain day we discussed the plan in this box, within hearing of Cappy Ricks. I'll say this for the old boy: He's a gentleman. He did his best to apprise us of the fact that our conversation was being overheard; but of course we wanted it to be overheard, because my plan really was a crackajack, and I knew Cappy Ricks was smart enough to see its merits and gambler enough at heart to want to try the scheme out.

"Well, Kendall, the plot worked perfectly. Cappy assumed—as indeed he had every right to assume—that there was no obligation incumbent upon him to refrain from cornering the market himself, using the plans and specifications furnished gratis by me. However, since I realized how foxy he is, in order to kill any suspicions he might chance to entertain I had previously instructed Kendall here to endeavor to interest Cappy's manager, Mr. Skinner, in the scheme, well knowing that Skinner would reject it without even considering it, once he discovered it contained the slightest element of risk. Then I called round and tried to interest Cappy in it myself, only to be informed that he was in executive session with himself and could not be seen. I thought I knew what he was thinking about; so, in order to stimulate his thoughts, I bought half a million lath from him at ten cents over the market before I left his office. Later in the day I called and tried to interest him in the deal; but he had made up his mind by that time to go it alone and take his chances. He turned me down like a gambler turns down a pair of deuces."

"But would you have taken him in as a partner if he had disappointed you and agreed to furnish the tonnage to move all those lath to the Eastern market?" the man Kendall queried.

"I most certainly would! Gladly would I have split the profits with him on all lath handled under that partnership agreement, for the reason that I had advance information to the effect that Cappy and I weren't going to have any lath to handle under that agreement—that is, at much of a profit! You see, I had taken the precaution to corner the market myself about a week before I took the subject up with Cappy."

"You un-miti-gated young scoundrel!" Cappy Ricks murmured. "You damned rascal!"

"Yes," Redell continued blithely, knowing Cappy was listening to every word; "I slipped one over on the old boy that time! I let him buy up all the stocks of lath on hand and ship them out of the country; but when he came to place orders for the

(Continued on Page 61)

Dorothy Phillips in the BLUEBIRD PLAY "The Price of Silence"

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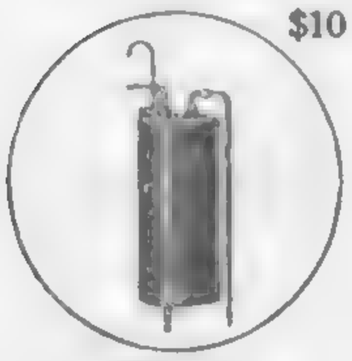

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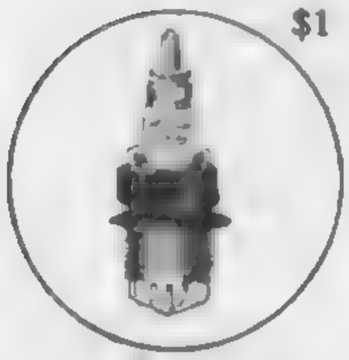
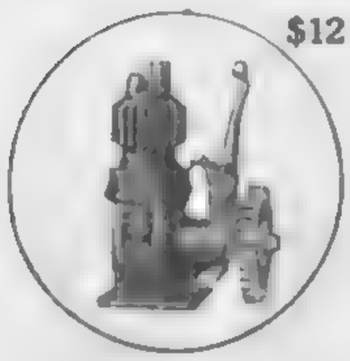


Stewart
V-Ray Spark Plug
Four Sparking Points—
Never fails in service

$12



Stewart
Tire Pump
Saves its cost in
extra tire mileage

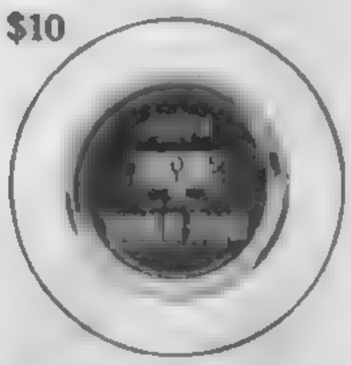
$6

Stewart Motor
Driven Warning Signal
A signal that never fails—
the one you ought to have

$3.50

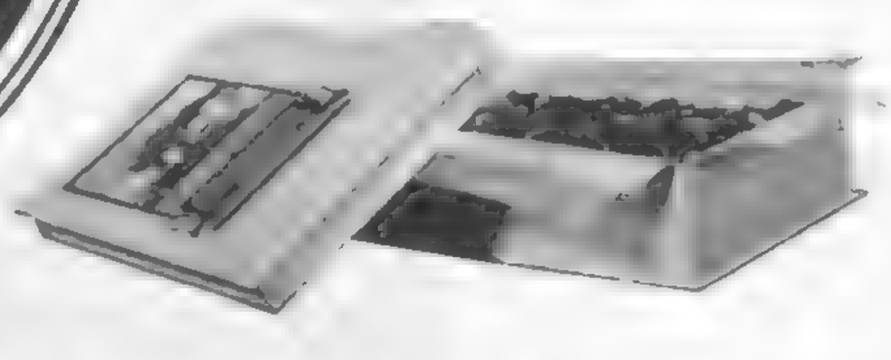
Stewart Hand
Operated Warning Signal
Will actually outlast any
car you put it on

$10



Stewart Speedometer
for Fords—Complete
Speedometer and special
steel cowl board $11.25

Burroughs Direct-to-Ledger Posting goes like clockwork in the offices of the Crane Chocolate Company, of Cleveland, Ohio. The installation was quickly made, and the bookkeeper finds it not only more efficient but much easier than the old way.



Where the Books Never Bother the Boss

One reason Clarence Crane's Chocolates are so perfect is that they are made in a model factory—so fragrant, clean and attractive that Elbert Hubbard called it "A Chocolate Studio."

By surrounding his chocolates with refinement and individuality Mr. Crane has shown that he is an artist. It is not surprising that Mary Garden permitted him to have his chocolates named after her, and Maxfield Parrish has been willing to paint pictures for the chocolate boxes.

But Mr. Crane is more than an artist—he is a wide-awake business man. He applies originality in the arrangement of his stores; and in his accounting department he uses methods that enable him to keep his finger on the pulse of the business.

With Burroughs Direct-to-Ledger Posting he is making accuracy and promptness practically automatic—he is always *sure* that accounts are balanced and statements go out on time. Figures representing *results* are available without personal worry over details.

The Bookkeeper wasn't Enthusiastic—at first

It seemed to Miss Hays, the bookkeeper, that Mr. Crane chose the worst possible time to install the Burroughs Bookkeeping Machine.

It was the busiest season of the year. She was hard pressed to keep up with her work as it was and she thought that to transfer all the accounts to a new ledger and to learn the operation of the machine would delay matters hopelessly.

She Didn't Know how Easy it was

To quote Miss Hays: "To my surprise there was no difficulty at all. The Burroughs salesman explained the operation thoroughly and showed us how to transfer the accounts. Since then he has called at our office occasionally, but there hasn't been much for him to do, because I could operate the machine in half an hour after it was installed.

"It is simplicity itself. All I have to do is to insert the ledger sheet in the carriage, depress the right keys and touch the operating bar. The machine adds and subtracts as necessary, and automatically computes the balance, which is printed by the machine in one operation.

"Getting out statements on the machine is just as simple.

"Of course, I save time on both ledgers and statements—but that doesn't appeal to me as much as the freedom from mental strain and the absolute accuracy of the work.

"Our books are balanced every night. They are as neat as they are accurate and we know that they are being kept as Mr. Crane wants them to be."

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FIGURING AND BOOKKEEPING MACHINES PRICED AS LOW AS $125
PREVENT COSTLY ERRORS—SAVE VALUABLE TIME

Burroughs

(Continued from Page 58)

future cut of the dozen mills he wanted to do business with he ran up against a snag. He found the mills already loaded up with futures—orders thoughtfully placed by the West Coast Trading Company—and the delivery of those orders took precedence over the orders placed by Cappy."

"Oh! Then Cappy placed his orders for future delivery, just the same?"

"Why, I presume he did. However, I don't care whether he did or not. All I wanted to get him to do was to ship five million or more lath into the Atlantic Coast market and so get them out of my way here. And that is just what he did. My records show he didn't stop at five millions, however, but shipped seven; for Cappy's a plunger when he thinks he's playing a good thing. The result is, the market on the Coast is as bare as a bone, lath are up to three dollars, and I am about to unload—thanks to dear old Cappy Ricks! God bless him, and more power to his elbow!"

"Santa Maria! I die weeth dee-light!" chortled Live Wire Luiz.

"Don't, Luiz. Wait till I finish my story. You will understand, of course, that what lath I shall be able to supply will go like hot cakes, and the price will still be good and stiff when Cappy comes to deliver his futures—unless, of course, such a brisk market should tempt mills with rail connections only to ship to this market in carload lots. By the way, I think we should look into that aspect of the situation. Kendall, that's in your department. You had better go north to-night and see what you can do among the Columbia River and Southern Oregon mills that take a seventeen-cent freight rate to San Francisco Bay points.

"To resume: Cappy may make a little money after I'm through—provided the market holds up; and if it doesn't he'll probably break even and have had all his plans for nothing."

"But isn't there something else you've forgotten to tell us about?" Kendall interrogated. "Something about Cappy Ricks' line yards ——"

"Oh, yes! I almost forgot about that. Of course I knew Cappy wouldn't be foolish enough to ship his own lath out of the country if his long list of retail yards were not well stocked up with low-priced lath to last them quite a while. Consequently, the day following Cappy's entrance into the lath deal, I took a quiet little run up and down Central California, stopping off in every town where Cappy Ricks controls a retail yard. There I tipped off the competitors of these yards as to what would shortly be doing in the lath market—and I'll be hanged if they didn't quietly buy up, at the prevailing jobbing prices, all the lath Cappy's yards had in stock; whereupon the Ricks yards sent hurry-up orders to the Ricks mills for new stock—and poor old Cappy, having cleaned himself out, was unable to deliver right away!

"Two weeks ago the demand grew so brisk that Cappy's yards simply couldn't wait any longer; they had to have the stock to fill pressing orders for houses in course of construction, and it was up to Cappy to get them the lath at any price. Unfortunately he had contracted to deliver a certain number of lath on each trip of his steamers through the Canal, and these orders were taking the output of his own mills.

"Besides, the old gentleman was working up a nice trade in a new market and he couldn't afford to neglect and disappoint it when starting out; so he sent Skinner into the market to buy lath for the Ricks yards."

"Who sold him the lath and how much did he buy?" Kendall queried.

"The West Coast Trading Company, having the only stock of lath to speak of, sold Cappy Ricks' yards the said lath—five millions of them, at a net profit of seventy-five cents a thousand! Of course Cappy is jobbing them to his hungry competitors, who are doling them out to the building contractors; but the point I make is that I stung Cappy Ricks to the hilt; that he made a corner for me and didn't know it; and that I am now about to range up and down the market and take my profit. I've booked orders for thirty million lath for delivery in thirty days—and I've chartered the ships to freight them.

"Luiz, we're going to make a handsome profit on those lath. As for Cappy Ricks, he'll be lucky if he doesn't pay himself an Irish dividend."

The curtain was swept aside and Cappy Ricks stood in the doorway. He was smiling and happy.

"Well, Augustus, my dear, optimistic young friend," he saluted his enemy, "I heard what you had to say. Now would you like to listen to what I have to say?"

"Dee-lighted, Cappy!" Redell laughed, and made room for Cappy at the table. "Permit me to present Mr. Kendall," he announced. "Kendall, this is Mr. Alden P. Ricks. Kendall is in charge of our car-shipments department."

Cappy shook hands cordially, and nodded to Live Wire Luiz, who was regarding the old gentleman mirthfully.

"So you think you've slipped one over—eh, Gus?" Cappy queried.

Redell nodded gravely.

"Youth! Youth! So impetuous; so impulsive!" Cappy mourned. "Poor boy! Honest, Gus, it hurts me to knock the conceit out of you; but I must do it for the good of your immortal soul. There is an old saying that 'Too many cooks spoil the broth'; and let me tell you too many speculators can never corner the lath market. I believe I heard you inform these boys that I had shipped five million lath into the Atlantic Coast market?"

Redell nodded.

"Well, now," Cappy continued blithely, "suppose I didn't do anything of the sort! I admit I loaded 'em on the Tillicum and the Matthew Peasley and the Florence Ricks, all bound through the Canal; but suppose, when these vessels dropped into San Francisco on their way south, that they discharged their deckloads of lath! Suppose some went to our Oakland yard, but that the majority of them went into storage up at Port Costa, the natural central distributing point for the shipment of lumber products by rail to all California yards!"

Redell started violently.

"You—you don't mean ——"

"I mean that I'm too old a bird to be caught with chaff. I admit I fell for your bully plan, my boy; but when I tried to place my orders for future delivery and found the mills already full up and unwilling to accept my orders for less than four-months' delivery, surely you will credit me with smelling a rat as big as a henhouse; surely you will credit me with investigating and discovering that you had beaten me to the punch, and that you were using the Blue Star Navigation Company to pull your chestnuts out of the fire. Gus, my hat is off to you. You're immense! But I'm no slouch myself when I get my dander up—and to be forewarned is to be forearmed. Suppose that at the last minute I diverted those lath from the Eastern market, and that they are now up at Port Costa waiting to come out of storage and smash your silly corner all to smithereens! Now wouldn't that be a pretty dish to set before a lath king?"

"But you paid me three dollars for five million lath for your line yards!" Redell reminded him; he smiled incredulously.

"Yes; but we're selling them to the other fellows at a profit—and besides, you haven't collected your three dollars a thousand yet—have you?"

"No; I haven't collected," Redell admitted.

"You bet! And you're not going to collect!" Cappy informed him triumphantly. "I'll tell you, however, what you're going to do."

"What am I going to do?"

"You're going to take two-thirty-five for those lath, so I can sell them at three dollars to my competitors, that's what! And you're going to take me in as a partner in this corner and split fifty-fifty with me, on condition that I keep my five million cheap lath in storage at Port Costa, off the local market—or else I'll throw lath on the trade for two dollars and ten cents, bust your corner all to flinders, and leave you with more lath on your hands than you know what to do with!

"And you'll scream murder and try to cancel your orders with the mills when your customers cancel their orders with you; and you'll delay sending vessels to take your lath off the mill wharves; and you'll be in trouble and worry up to your neck—and the laughingstock of the street. You can bet I'll see to that! Why, I'll josh you out of the Bilgewater Club, you damned young pirate, you!"

Redell felt abashed and looked it. He pondered, licking his lower lip, while Live Wire Luiz gazed at him, popeyed with horror. Cappy made a bread ball and commenced tossing it up in the air and catching it as it fell.

"Well?" he demanded. "I'm not going to wait all day for an answer, Gus."

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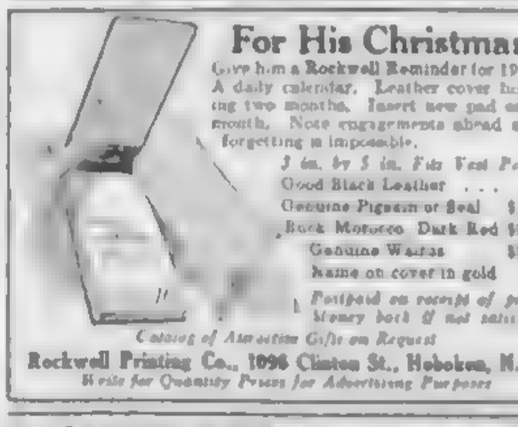
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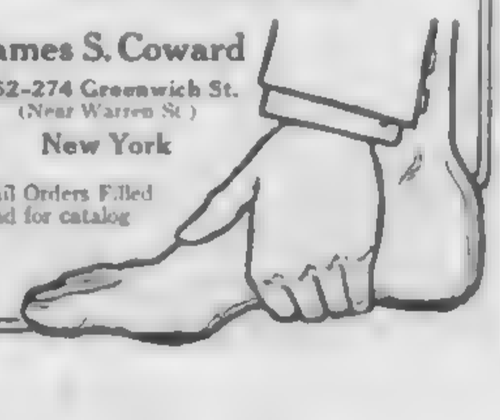


"Are you sure you have those lath on hand at Port Costa?"

"Now you can figure that out for yourself, Augustus. Maybe I have and maybe I haven't."

"I'll give you an answer to-morrow."

"And in the interim you'll go up to Port Costa and verify my statement, eh? All right, son. But I want to know now whether you and I split this melon between us—or what?"

"I'll not tell you right now."

"Suit yourself, boy. The interview is over; and I leave you now to go forth and smash your market. I'll teach you the unwisdom of playing horse with Cappy Ricks, you in-fer-nal young scoundrel! Good afternoon, gentlemen."

When Live Wire Luiz and J. Augustus Redell returned to their offices, fifteen minutes later, it was to find the telephone bell ringing and an angry retailer on the line with the information that he desired to cancel his order for two hundred and fifty thousand lath, because the Ricks Lumber and Logging Company were quoting lath at two dollars and ten cents, f. o. b. Port Costa, and guaranteeing delivery in carload lots at three days' notice."

"He can't do it!" Redell yelled. "Cancel your order with us and the lath will cost you three-twenty-five when you come round to reinstate it."

He hung up, greatly perturbed. And five minutes later the bell rang again. Another retailer wanted to know why the West Coast Trading Company—mere middlemen—had the effrontery to ask three dollars for lath when Cappy Ricks was offering them freely at two-ten.

"Buy from Ricks, then!" Redell raved, and hung up. "The old wolf is making good!" he moaned. "Skinner is using the phone and cutting the ground from under our feet. I think Cappy's bluffing about those lath at Port Costa; but, by gravy, Luiz, I can't stand that kind of bluff! It's too much like the real thing. Even if he is bluffing, and hasn't as much as a bundle of lath at Port Costa, he'll invade the market with carload shipments direct from the mills on the railroad and compete with my mills on tidewater, if he has to do it at a loss. Oh, why didn't I think of that?"

"He will into the red ink have us on thees corner!" Live Wire Luiz wailed. "I do not like dose red-ink figures on the profeet-and-loss state-ment."

"I'll make peace with him," Redell decided, and forthwith got Cappy Ricks on the line. "Call off your dogs, Cappy," he pleaded. "I'll be good."

"Word of honor, you'll take us in for your partners in this deal?"

"You have it, Cappy."

"Then, you poor fish, let me tell you something: I haven't enough lath at Port Costa to spank a baby. I never said I had any there. I said 'Suppose I had them.'"

"But you've been raising hell with the market already!" Redell almost groaned.

"I've sold three carloads at a loss, I'll admit; but what's a trifling loss in view of the dividends in prospect?"

"Then, where did you get those lath? You've sold at two-ten, f. o. b. cars, Port Costa, delivery in three days. Cappy, you'll have to make good!"

"Oh, I'll make good, Gus; but not from Port Costa. I can make delivery in San Francisco without displeasing my customers; and as to where I get the lath, well, my son, I haven't got them—yet. But I'll get them—never fear! You wouldn't hold out three carloads of lath on me, would you, Gus? I figured you ought to be making delivery of your first lot of lath by steamer this week!"

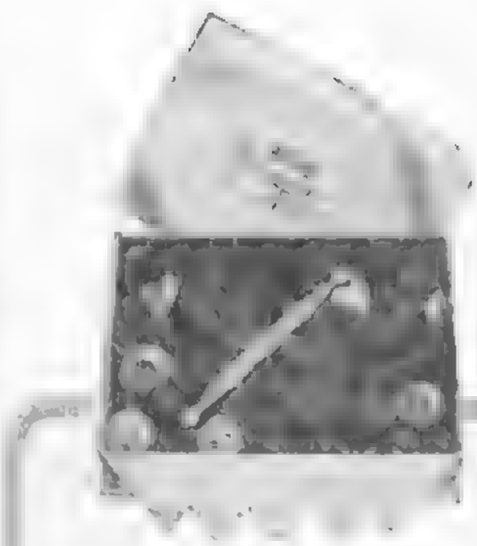
"Cappy," said J. Augustus Redell, "you're a most infamous old man! I'll have the steam schooner Rainbow in to-morrow with two million lath."

"Bully for you, my son! And you'll give me three carloads to cover my shorts—won't you—er—hum-m-m! Harumph-h-h!—partner?"

"I'll do anything you say. You've forgotten more than I'll ever know."

"Then you don't think I've lost my punch?" Cappy's voice was eager, wistful.

"Don't kid me, Cappy! Don't hit me when I'm down," Redell replied sadly—and hung up!



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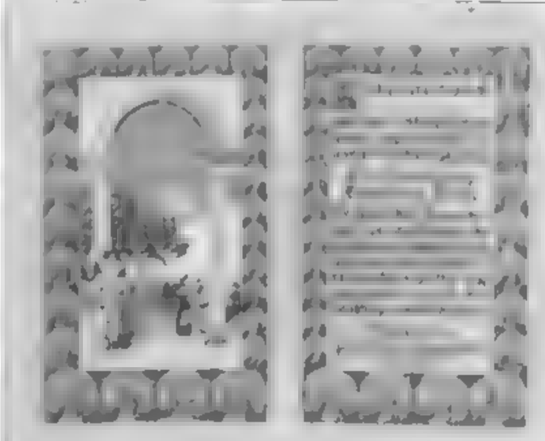

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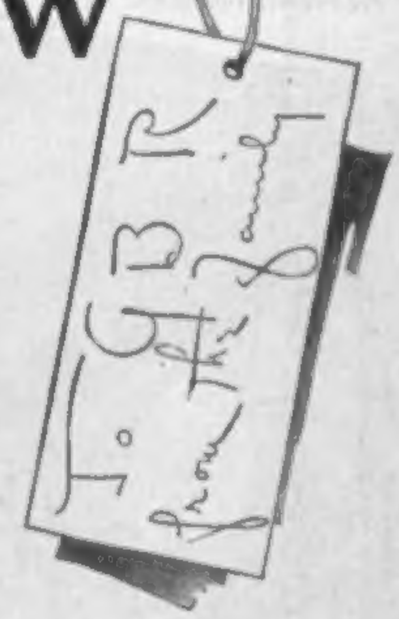

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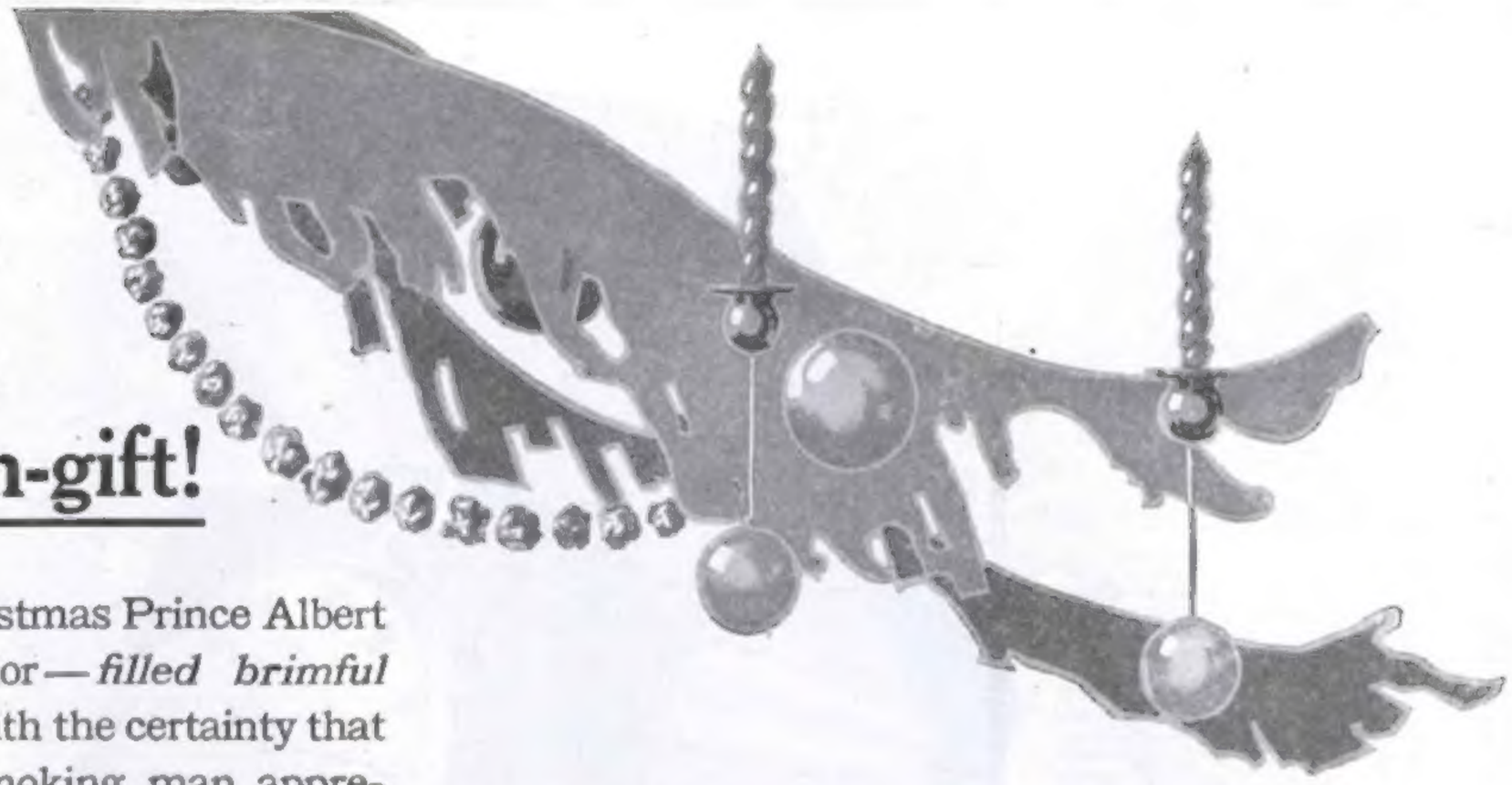

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Prince Albert in its festive garb, equipped with a gift tag ready for you to sign your name, awaits your cheery holiday greeting. This pound package is always in very great demand for holiday remembrances and the quicker you order from your dealer the surer you are not to be disappointed. Get yours! Prince Albert is sold also in handsome pound and half-pound tin humidors; in tidy red tins, 10c, and in toppy red bags, 5c.

The "Bulldog"

A new idea—the *stocky bulldog handle*, with extra weight, different grip, balance and swing to the stroke. Equally welcome to new Gillette users and old. Triple Silver Plated Razor, and two Blade Boxes with 12 double-edged Gillette Blades (*24 shaving edges*). Case and Blade Boxes of Gray Antique Leather. $5

With Gold Plated Razor, $6.

The "Aristocrat"

The Gillette Set in *French Ivory*, the material so much in vogue for men's brushes, combs and other toilet articles. Triple Silver Plated Razor, in beautifully designed case of French Ivory with Blade Boxes to match, containing 12 double-edged Gillette Blades (*24 Shaving Edges*). $5

With Gold Plated Razor, $6.

No. 460—Standard Set

The original Gillette Set that introduced the modern way of shaving—no stropping, no honing—known the world over. Contains Triple Silver Plated Razor, Blade Boxes with 12 double-edged Gillette Blades (*24 Shaving Edges*). The whole contained in Morocco Grain Case. $5

With Gold Plated Razor, $6.

TRADE Gillette MARK

NO STROPPING NO HONING

Give a Gillette for Christmas

WITH the thought of making some one happy at Christmas—you may find a welcome suggestion in this page of Gillette Safety Razors.

If it's <u>him</u>, just remember that of all a man's personal belongings his Gillette is the one that stands first in his estimation, with a service that never grows old.

No matter if he already owns a Gillette—a Standard Set or Pocket Edition. Give him one of the <u>new</u> models—the stocky-handled "Bulldog", the "Aristocrat" in French Ivory—or a Combination or Traveler's Set.

Now for the well groomed woman, there is the dainty new Milady Décolleté—the safe and sanitary way to the smooth underarm demanded by both good grooming and good dressing.

You will find the new Christmas Gillettes displayed in the stores. Gillette Dealers everywhere.

A clever "little gift" is a packet of Gillette Blades—50c. or $1

Write us for Catalogue

GILLETTE SAFETY RAZOR COMPANY, Boston, Mass.

No. 501—Basket Pattern Pocket Edition

Ever since it first came out, the Basket Pocket Edition has been a great favorite. Metal Case, handsomely modeled in relief, and Triple Silver Plated—containing Triple Silver Plated Razor and Blade Box, with 12 double-edged Gillette Blades (*24 Shaving Edges*). $5

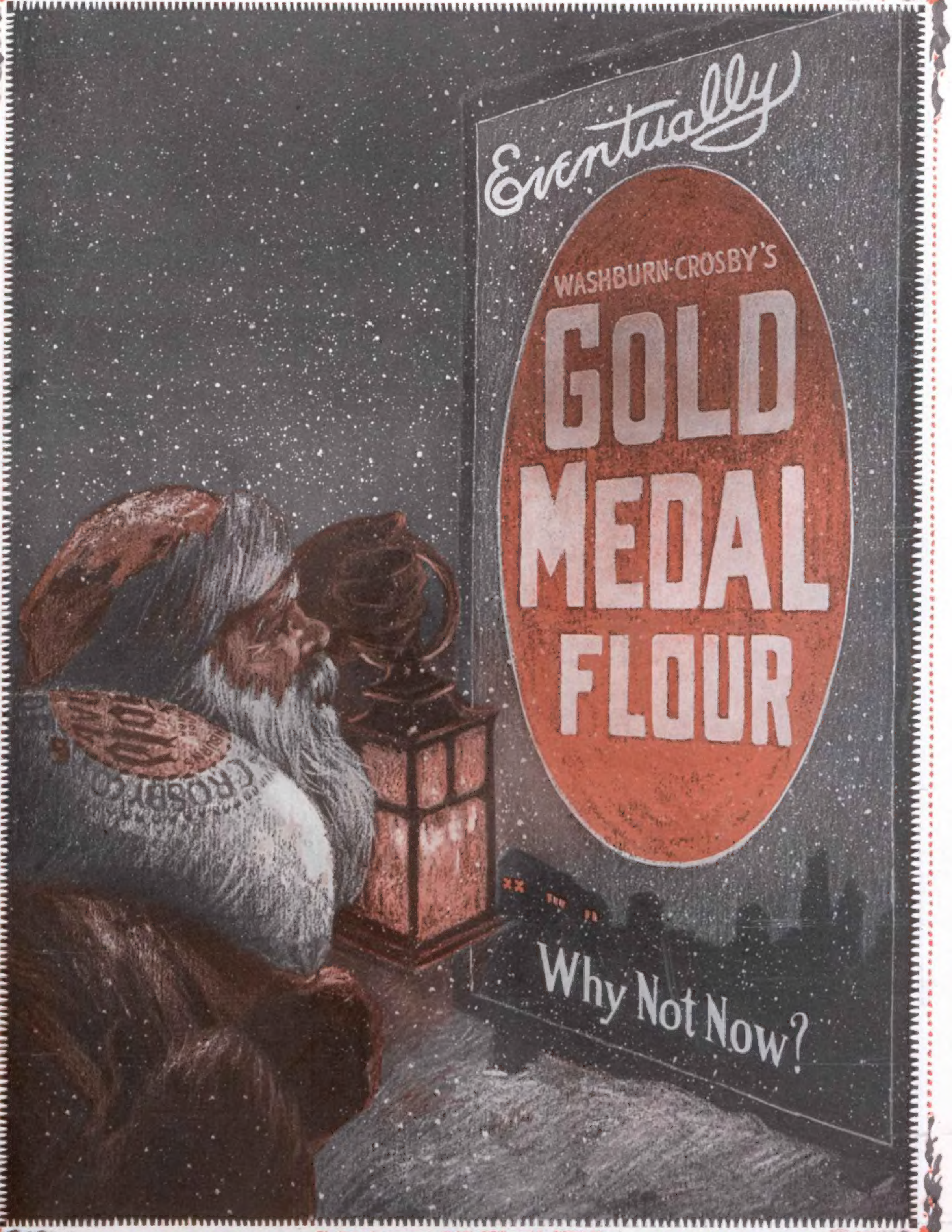
With Gold Plated Razor, $6.

Milady Décolleté

"In French Ivory and Gold"—14K Gold Plated in case of French Ivory lined with velvet and satin—your choice of Purple, Old Rose, Green or Old Gold—welcomed by women everywhere. Price $5

No. 00—Standard Combination Set

One of the most widely popular of Gillette Combination Sets. Has Triple Silver Plated Razor, Badger Hair Shaving Brush and Stick Gillette Shaving Soap in Triple Silver Plated Holders, and two Blade Boxes with 12 double-edged Gillette Blades (*24 Shaving Edges*). Seal Grain Leather Case. $6.50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